HODDER'S
Decimal Arithmetick:

OR,

A plain and more Methodical way

OF

Teaching the ſaid Art,

Then hath hitherto been publiſh't.

ALSO

TABLES { Of Intereſt upon Intereſt, with the value of all ſorts of Purchaſes at any rates, from 5 to 12 *per Cent.* Of Rebate, reſolving any Queſtion by ocular view.

Likewiſe

The true Uſe of the ſaid

TABLES.

By *James Hodder*, late Writing Maſter in *Lothbury*, *London*, now Keeper of a Boarding-School in *Bromely* by *Bow*.

LONDON,
Printed by *J. C.* for *Tho: Rooks*, in *Greſham* Colledge, next the ſtairs entring upon the *Exchange*, near *Biſhopsgate ſtreet*; who makes and ſells the beſt *Ink* for Records, 1668.

Pet. 5 1

BRITISH
22 FEB 72
MUSEUM

Hee that more of thine Excellence would know,
On this thy Booke let him some thoughts bestow;
Deep Questions in Arithmeticke here are
Demonstrated by Rules so plaine, so Rare,
Envy it Selfe must needs confesse thus much
Read all the Books i'the world you'l find none such

Gaywood fecit. T H.

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To his really Loving and moſt Honored Friend,

Mr. GEORGE PERRYER,

late of Lothbury, London, *Scrivener.*

SIR,

SInce your generous Temper hath accuſtom'd you to the practice of thoſe Vertues, which render men uſeful, as well to Private as Publick Intereſt; I thought my ſelf obliged (conſidering your many ſignal Favours) to acknowledge to the World that I am no ungrateful Debitor. 'Tis true, when I firſt ſet my ſelf to the writing of this Treatiſe, I had ſome reflection upon that great Obligation which lyes upon all men, to do good, if they can. By the facility of the Method I uſe, I hope I have in ſome

meaſure complyed with this Duty; for men with leſs expence of Time, and travail of the Brain (if they track me) may arrive at the knowledge of thoſe Things which are neceſſary to Humane Converſe. I ſhall onely beg that this Eſſay (like Plants ſet advantagiouſly to receive the SUNS Influence) may live by your Smile and Patronage; for I ambitionate nothing more, then to leave ſomething behind me that may (even after diſſolution) ſpeak the Intenſneſs of that Affection I bear you in the Quality of

Sir,

Your moſt obliged, faithful

Friend and Servant,

JAMES HODDER.

THE AUTHOR To the Ingenious READER.

THough I know it is eaſier to write Encomiums upon the Liberal Sciences, then to praiſe Folly, Tyranny, or a Quartane Ague, as ſome excellent Perſonages have done with Reputation; yet in this præliminary Addreſs, I level at the Common Good; and eſteem more the proficiency of the Students of my Decimal Rules, then the credit of being an Author, or writing a handſom Panegyrick. Yet thus much may be juſtly avowed, That, (as the Roman Orator concluded) all Arts and Sciences were ally'd, and have a neceſſary dependance one upon the other; yet ſome have a more perpendicular influence upon Humane Converſe, as this of Arithmetick, which is the very Soul of Trade, that Bond and Ligature, by which God hath, as it were, united the Inhabitants of the divided Quarters of the World.

'Tis true, the vulgar Arithmetick (which the Schools teach) is familiar in ſome degree to every one; yet even in this way (ſo neceſſary

neceſſary to Commerce) one may with a poſting eye, obſerve the neglect of a ſerious endeavour to be exquiſite in a knowledge of ſo general Import.

I ſuppoſe my Reader ſo well vers't in this Vulgar Arithmetick, *that the Operations of* Addition, Subſtraction, Multiplication *and* Diviſion *are very obvious to him; and upon this Baſis, I dare ſay, a diligent & ingenious Student will quickly erect a fair Superſtructure of* Decimal Arithmetick.

Object. *But I preſently find an oppoſition, and hear ſome ſay, If the ordinary Arithmetick will ſalve the common Doubts, and ſatisfie the uſual Queſtions, what need any one trouble himſelf with the Study of* Decimals?

Anſw. *To this I anſwer; That 'tis true the* Vulgar Arithmetick *ſufficiently reſolves the uſual Queſtions; but that there is ſuch a variety of freſh Queſtions, which daily ariſe in matters of Commerce, that there is great need of ſo facile and compendious a way as this of* Decimals: *for it is very certain, that Queſtions which concern the value of Leaſes, Purchaſes, Annuities, Penſions, &c. cannot without a large expence of Time, and a continual hazard of Error and Miſtakes, be ſo exactly reſolved*

by

by the Vulgar Arithmetick, *as by this I now propoſe.*

The Author is obliged further to add, That (upon peruſal) thou ſhalt find his candor and plain dealing throughout the whole Treatiſe. He hath endeavoured to expreſs himſelf in the plaineſt, and moſt intelligible Terms; and ſuch as are accommodated he hopes to every ones capacity: being far from the humor of thoſe Chymiſts, that expoſe to the World their rare Secrets in Words as ambiguous and uncertain, as the iſſue of their Projections. Beſides, he hath not only calculated ſuch Tables as may be neceſſary to thy uſe, but hath alſo delineated a way by which thou mayſt be thy own Tutor, and do the ſame thy ſelf. Yea, (obſerving the Directions given) thou mayſt extend theſe Tables to what number of years thou wilt; which is hardly to be found in any other Book. To conclude, the Directions in this Treatiſe laid down, will inable thee to reſolve all Queſtions of this nature, by a Table of Intereſt upon Intereſt *only, without the help of any other Tables; and (I hope) prove ſo advantagious to thee, that I ſhall not have cauſe to eſteem my hours ſpent in this Compoſition fruſtrate, and to little purpoſe.* Farewell.

JAMES HODDER.

The Stationer to the READER.

THe kind acceptance our Author hath already found in the World, appears in the ſale of what he hath already publiſhed; there having no leſs then four conſiderable Impreſſions of his *Vulgar Arithmetick* gone off in five years laſt paſt, notwithſtanding the calamities we have undergone within that time. The conſideration whereof, and the promoting of the publick good, moved me to deſire the Author's publication of this his *Doctrine of Decimals*; A work very uſeful for all, and yet fitted to the meaneſt capacity; enriched with variety of Tables of Intereſt upon Intereſt, the value of all ſorts of Purchaſes at ſeveral Rates; together with Tables of Rebate, reſolving any Queſtion in that kind by ocular inſpection; being an excellent *Compendium* for Merchants, Traders, and Builders, ſaving much pains, trouble, and uncertainty in Accompts. Thy delightful and profitable fruition whereof, is the hearty deſire of

Tho. Rooks.

The Contents.

How

The Contents.

IT is to be noted that the Pages in this Table are ſet down as they ought to be, not as they are; The figures in the Book being miſtaken from Pag. 59 to 73. which the Reader is deſired to rectifie.

THE

THE DOCTRINE OF DECIMALS.

DEcimals are Numbers made uſe of in ſtead of Fractions, to avoid thoſe tedious Reductions which otherwiſe muſt be made in the calculating of Tables of Intereſt upon Intereſt; or to know the true value of Purchaſes of Leaſes, or Annuities for any term of years: For you ſhall hardly find any Tables (concerning things of that nature) but they conſiſt of Decimal Numbers; and the want of the knowledge of thoſe Numbers, rendereth the ſaid

uſeful Tables unſerviceable, not only to thoſe who are unskill'd in Arithmetick, but likewiſe to many perſons who have attain'd to a good meaſure of knowledge therein.

Upon due conſideration whereof, I have endeavoured, in and by this enſuing Diſcourſe, to unfold and diſcover the myſtery of the ſaid Numbers called Decimals, by laying down plain and eaſie Rules and Directions for the ready underſtanding thereof.

In the firſt place (becauſe Decimal Numbers are uſed inſtead of vulgar Fractions) you are to take notice of the two terms commonly uſed in Fractions, (*viz.*) the *Numerator*, and the *Denominator*; and they are uſually ſet one above another, thus:

Numerator 17
—that is, 17 Twenties.
Denominator 20

The reaſon of the ſaid terms are as followeth: A *Fraction* is (properly) a part, or ſome parts of an *Unite*; as ſuppoſe one pound in money to be

be the *Unite*, if you would break the ſame into ſhillings, then 20 muſt be the Denominator, becauſe there are 20 ſhillings in one pound: and the Numerator ſheweth how many of thoſe parts are ſignified by the Fraction. If 17 be the Numerator as above, it ſignifieth 17 twentieth parts, that is, 17 ſhillings.

But in regard my intention is not to teach vulgar, but Decimal Fractions, I ſhall ſhew you how to expreſs 17 *s.* or any other part of a pound in a Decimal Number.

This is the Rule.

If you would turn a vulgar Fraction into a Decimal, you muſt divide the Numerator by the Denominator; ſo that to reduce the former Fraction $\frac{17}{20}$ into a Decimal, you muſt divide the Numerator, which is 17, by the Denominator, which is 20.

Q. But how ſhall this be done, ſeeing the Diviſor is greater then the Dividend?

Anſ. You muſt adde two Ciphers (or more if need be) to your Numerator, and then it may be done.

As for Example.

This Quotient is called 8 Primes, and 5 Seconds, and is the Decimal Number for 17 *s.* which you may prove thus.

Draw a perpendicular Line before the Quotient, as you see in the *Margent*; then multiply the same by 20, being the number of shillings in a pound, and that part of the Product as cometh over the Line, is the number of shillings contained in the Fraction.

	85
	20
---	---
17	00
---	---

For a further demonstration hereof, it will be necessary to give you the reason of the terms used in Decimal Fractions; for the first figure of the Fraction next to your left hand is called a *Prime*, because it is the first division of your *Unite* by 10. So that if the *Unite* be a pound, as in the former Example, then one *Prime* being

being a tenth part thereof, is 2 *s.* two *Primes* is 4 *s.* and three *Primes* is 6 *s.* *&c.* and therefore 8 *Primes* is 16 *s.*

And as one *Prime* is a tenth part of the *Unite*, ſo one *Second* (which hath its name from the ſecond place in order) is one tenth part of a *Prime*; and therefore 5 *Seconds* (as in the foregoing Example) muſt needs be half a *Prime*, that is, one ſhilling, which being added to the 16 *s.* makes 17 *s.* as was proved before by *Multiplication*.

The like proportion is continued in all the other places (which in ſome Tables is carried on to 7 or 8 places.) So that one third is a tenth part of a *Second*, and one fourth is a tenth part of a third, *&c.*

For, as in Numeration of whole numbers, to find the value of any ſum ſet down, we begin at the right hand, and going towards the left, ſay Ones, Tens, Hundreds, Thouſands, *&c.* every figure towards the left hand increaſing or multiplying of it ſelf, by reaſon of its place, 10 times more then the figure before it: So in the valuation of Decimal Fractions, beginning at the left hand, and going to-

wards the right, we call them Primes, Seconds, Thirds, Fourths, *&c.* every figure towards the right hand, decreasing or diminishing it self by reason of its place 10 times less then the figure before it. So that in the Decimal Fraction of one pound *Sterling* money, one Prime is 2 *s.* one Second is near 2 *d.* half peny, and one Third is somewhat less then a farthing, and one Fourth is less then the tenth part of a farthing, and one Fifth is less then the hundredth part of a farthing, *&c.*

Moreover, as in Numeration of whole Numbers, a cypher or cyphers standing next to your right hand are nothing of themselves, but serve only to advance the figure or figures before them into higher places, that they may signifie the more: So in Decimal Fractions, a cypher or cyphers standing next to your left hand, signifie nothing of themselves, but serve only to diminish, and set low the figures following, that they may signifie the less.

By this means the Decimal signifying one farthing, will consist of more figures

figures and places then the Decimal ſignifying 5 *s.*

Which that you may the better underſtand (before I proceed any further) I ſhall give you a Table of Engliſh money under 20 *s.* in Decimals, ſhewing how any number of ſhillings under 20 is expreſt in Decimals, and alſo how to find out the Decimal Number ſignifying any number of pence under a ſhilling, or any number of farthings under a peny.

A Table of Money in Decimals.

Shillings	Decimals.
19	95
18	90
17	85
16	80
15	75
14	70
13	65
12	60
11	55
10	50
9	45
8	40
7	35
6	30
5	25
4	20
3	15
2	10
1	05

If you would know the Decimal for any number of pence under a ſhilling, take this courſe:

You find the Decimal of a ſhilling to be 5 Seconds: then take the half thereof, and that will be the Decimal of 6 pence, and the half of that will be the Decimal of 3 pence, the half of that will be the Decimal of 3 half pence, and the half of that will be the Decimal of 3 farthings.

As for Example.

d.	
12	0500000
6	0250000
3	0125000
1½	0062500
¾	0031250

Again,

Again, 12 *d.* is 5 Seconds, one Third of 12 *d.* is the Decimal of 4 *d.* one half of that is 2 *d.* one half of that is 1 *d.* one half of that ½ *d.* one half of that is one farthing.

As for Example.

d.	
12	0500000
4	0166667
2	0083333
1	0041667
half peny	0020833
farthing	0010417

By this Direction, and the help of Addition, you may ſet down any ſum in Decimals.

Addition of Decimals.

THis is the ſame with Addition of whole Numbers: and by this Rule you may enlarge the former Table, wherein you have the Decimal Numbers ſet down for 11 *d.* 10 *d.* 8 *d.*

8 *d.* 7 *d.* 5 *d.* *&c.* which may be ſupplyed by adding two Numbers together. As for Example; The Decimals of 6 *d.* and 2 *d.* being added, maketh the Decimal of 8 *d.*

6 *d.*	0250000
2 *d.*	0083333
8 *d.*	0333333

So the Decimals of 8 *d.* and 3 *d.* being added, maketh the Decimal of 11 *d.*

8 *d.*	0333333
3 *d.*	0125000
11 *d.*	0458333

In like manner, the Decimals of 6 *d.* and 4 *d.* being added, maketh the Decimal of 10 *d.* And 4 *d.* and 3 *d.* being added, maketh the Decimal of 7 *d.* And ſo of any other.

But when you are to add whole Numbers and Decimal Fractions together,

gether, you muſt diſtinguiſh the one from the other by a Comma (,) thus,

l.		
25,7250		
46,6375		
72,3625 That is,	72–	07–03

But if it be demanded, How I ſhall know the true value of this or any other Decimal Fraction?

The Rule is this:

Firſt, draw a perpendicular Line (as before is taught) before the Fraction, then multiply the ſame by 20, (the number of ſhillings in a pound) and ſo much of the product as falleth on the left hand of the Line are ſhillings.

Secondly, if any figures remain on the other ſide of the Line, multiply them by 12, (the number of pence in a ſhilling) and what cometh over the ſaid Line are pence.

Thirdly, if any yet remain on the other ſide, multiply the ſaid remainder

der by 4, (being the number of farthings in a peny) and that which cometh over the Line is farthings.

Example.

	3625	
	20	
Shillings 7.	2500	
	12	
Pence 3.	0000	

Take another Example of Addition.

l.

	13,56781	
	20,23670	
	24,31025	
	17,25007	
Pounds 75	36483	
	20	
Shillings 7	29660	
	12	
Pence 3	55920	
	4	
Farthings 2	2368	

That

That which remaineth in the laſt place, (*viz.*) 2368, is but a Fraction of a farthing; As,

$$\frac{2368}{10000}$$

And here you may take notice, that all Decimal Fractions are Numerators only, and the Denominators to them are either 10,100,1000,10000, *&c.* for if you obſerve how many places your Fraction doth conſiſt of, ſo many cyphers muſt be in the Denominator, with a unite placed before them.

Subſtraction.

THis is likewiſe one and the ſame with that in whole Numbers; only as before, you are to diſtinguiſh the whole Number from the Fraction by a Point or Comma.

	l.
Debt——	110.5754
Paid——	49.6945
Remains—	60.8809

	l.
Delivered——	347.00000
Received——	158.57550
Remains——	188.42450
Proof——	347.00000

Multiplication.

THis Rule likewiſe for the manner of Working, is the ſame with Multiplication of whole Numbers; only you muſt always cut off as many figures from the Product, as there are places in the Fractions both of your Multiplicand and Multiplier.

l.s

As for Example.

l.
35·4525
432
70.9050
1063.575
14181.00
15315.4800

Another Example.

40.235
14.579
362115
281645
201175
160940
40235
586.586065

There being ſix figures in the Fractions of your Multiplicand and Multiplier, you muſt cut off ſix figures from the Product, for the Fraction thereof; the other three figures are the whole Number. And to find the value of the Fraction, you have been taught before in the Rules given for Addition.

Again, if it be required to give the Square of 2——19——6, or (which is all one) to multiply 2——19——6 by 2——19——6, what will the Product thereof be?

This ſumme in Decimals ſtands thus; 2.975

Which you muſt multiply by the ſame number, 2.975

14875
20825
26775
5950

Facit——8.850625

Again, ſuppoſe you were to multiply 15 *s.* by 3 *d.* where the Multiplicand and Multiplier are both Fractions: As in Multiplication of whole

whole numbers, ſo here you may make which of the two Numbers you pleaſe the Multiplicand. And in this laſt Example, although 15 *s.* be the greater ſum, yet 3 *d.* conſiſting of more figures, it is moſt convenient to make that the Multiplicand, and the 15 *s* the Multiplier. As for Example,

.0125
·75
0625
0875
·09375

And becauſe there are 6 figures or places in your Multiplicand and Multiplier, and all Fractions, your Product muſt have the like number of places; and therefore you muſt add one cypher more to the left hand of your Product, and then it will be .009375, which is the Decimal of 2 *d.* farthing.

And here it will not be amiſs to take notice of the difference that is

between Multiplication of whole Numbers, and Multiplication of Fractions: For in Multiplication of whole Numbers, the Product is always increaſed to ſo many times more then the Multiplicand, as the Multiplier containeth Unites; as 3 times 4, maketh the Product 12.

But in Multiplication of Fractions, the Product is always leſs then either of the two Numbers alone; as in the laſt Example, the one Number is 15 *s.* and the other Number is 3 *d.* and yet the true Product of the Multiplication is but 2 pence farthing.

The Reaſon is,

Becauſe one, being multiplied by one, is but one, nor can be any more. Therefore that which is leſs then one (as all proper Fractions are) being multiplied by that which is leſs then one, muſt needs be diminiſhed by the Multiplication; and this diminution beareth the ſame proportion to the Multiplier, as the Multiplicand beareth to the Unite, whereof it is a part. Which that you may the better un-

derſtand

derſtand, conſider the laſt Example; for as 15 *s.* (the Multiplicand) is but ¾ of a pound, ſo the Product ſhall be but ¾ of the Multiplier; 2 *d.* farthing, bearing the ſame proportion to 3 *d.* as 15 *s.* doth to a pound.

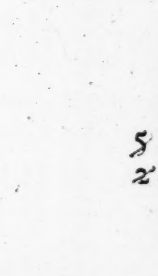
Diviſion.

THe operation of Diviſion in whole Numbers is more difficult then any of the foregoing Rules. So is it likewiſe in Decimals; therefore it will be neceſſary to ſpend a little more time in the explanation thereof then in the former Rules.

And whereas there are ſeveral wayes of Diviſion practiſed by divers perſons, and publiſhed in ſeveral Books of Arithmetick; I ſhall recommend unto your practice only that way, which (of all others) is moſt apt and convenient to be uſed in Diviſion of Decimals; and that is, to place your Diviſor under your Dividend.

As for Examp'e.

Divide 52340, by 234.



This placing of the Diviſor in its due place under the Dividend, you will find to be of great concernment in the diviſion of Decimals.

And that I may be ſure to give you an Example of every caſe that may happen in Diviſion, I ſhall here lay down the Heads of them, and proceed in Order.

1. *To divide a whole Number by a Fraction.*

2. *To divide a Fraction by a whole Number.*

3. *To divide a mixt Number by a Fraction.*

4. *To divide a Fraction by a mixt Number.*

5. *To divide a Fraction by a Fraction.*
6. *To divide a mixt Number by a mixt Number.*
7. *To divide a mixt Number by a whole Number.*
8. *To divide a whole Number by a mixt Number.*

The difficulty that attendeth Diviſion in Decimals, over and above that which is in Diviſion of whole Numbers, is to know the true value of the Quotient, whether it be a whole Number only, or a Fraction only, or a mixt Number; and if it be a mixt Number, to know where to make your point, to diſtinguiſh the whole Number from the Fraction.

And to help you herein, I ſhall lay down a general Rule, which will hold good in all the caſes before mentioned; and for the proof and demonſtration thereof, I ſhall give an Example of every particular Caſe.

The

The General Rule is this:

THe firſt Figure in your Quotient will be always of the ſame degree or place, as that Figure or Cypher in your Dividend is of, which ſtandeth over the place of Unites in your Diviſor.

This Rule (though it may ſeem difficult to be underſtood) will be plain and eaſie enough by that time we have made proof thereof in the ſeveral caſes and examples following, and no burthen to the memory to retain it.

Firſt therefore let us make trial hereof, by dividing a whole Number by a Fraction; as 345. by 3 Primes and 5 Seconds.

You muſt add a convenient number of

of 0. to your Dividend, that ſo you may draw out the Fraction as well as the Integer in your Quotient; and the work will ſtand thus.

345.0000000 (
0.35

The Diviſor being only a Fraction, and having no Integer or place of Unites in it, yet according to the Rule given, you muſt conſider the place of Unites, which for demonſtration ſake I have filled up with a cypher, which cypher you ſee ſtandeth under the third figure, or place of Hundreds in the Dividend.

Therefore according to the Rule given, the firſt figure in the Quotient will bear the place of Hundreds, the ſecond the place of Tens, the third the place of Unites, and the other following figures will be the Decimal Fraction: if you work it out, you will find the Quotient to be

985.71428

Secondly, make trial of the ſame Rule in dividing of a Fraction by a whole Number, as 78925 being a Fraction,

ction, by 32, a whole Number.

78925 (02466

32.

Here you ſee the place of Unites in the Diviſor, (which is the figure 2) ſtandeth under the place of Seconds in your Dividend; therefore the firſt figure in your Quotient will be in the place of Seconds: And the place of Primes muſt be ſupplied with a 0. ſo the Quotient will ſtand thus, 02466

Thirdly, you may make an experiment of the ſame Rule, by dividing a mixe Number by a Fraction; as, let 45.275 be divided by .75, the work will ſtand thus (with cyphers added to the Dividend)

45.275000(

75

Here although the Diviſor have no place of Unites in it (being only a Fraction) yet the place thereof muſt be conſidered (as in the firſt Example) for if you place a Cypher where the Unite ſhould be, it will be under the figure 4, which is the place of Tens;

Tens; ſhewing that the firſt figure of your Quotient will be likewiſe the place of Tens of Integers; As, 60.36666

Fourthly, make proof of the ſaid general Rule, by dividing a Fraction by a mixt Number: As for Example, let 9 Primes and 5 Seconds be your Dividend, and 12.25 your Diviſor, when you have added a convenient Number of Cyphers to your Dividend (as in ſuch caſes you muſt do) the work will ſtand thus before you.

.95000000 (07755 1
12.25

Here the place of Unites in your Diviſor ſtandeth under the place of Seconds in your Dividend; and therefore the firſt figure in your Quotient will be in the place of Seconds, and the place of Primes in your Quotient muſt be ſupplyed with a Cypher thus,

(077551

Fifthly, if you divide a Fraction by a Fraction, the ſame general Rule

holdeth good: As, divide .97575, by 25, it will ſtand thus,

.9757500 (3.90300
.25

Here the place of Unites in the Diviſor is underſtood to be under the place of Unites in the Dividend, therefore the firſt figure in your Quotient will be the place of Unites, as above.

Sixthly, the like Experiment may be made of the ſame Rule, if you divide a mixt number; As, 241.75, by 4.835. the work will ſtand thus,

241.750000 (50.0000
4.835

Becauſe the figure ſtanding in the place of Integers in your Diviſor ſtandeth under the place of Tens in your Dividend, therefore the firſt figure of your Quotient is the place of Tens; as above in the Example.

Seventhly, if you divide a mixt Number by a whole Number, the ſame general Rule will lead you to a right

right underſtanding of the Quotient. As for Example; Divide 345.12576 by 37. the work will ſtand thus,

345.12576 (9.32772
37.

The place of Unites in the Diviſor ſtanding under the place of Unites in the Dividend, the firſt figure in your Quotient will be a Unite, as above.

Laſtly, If you divide a whole number by a mixt number, the former general Rule will alſo aſſiſt you therein, as to the right knowledge of the value of the Quotient: As, if you divide 200. by 75.85, the work will ſtand thus.

200.000000 (2.63678
75.85

And the firſt figure in the Quotient muſt be a Unite, becauſe the place of Unites in the Diviſor ſtandeth under the ſame place of the Dividend. Thus much concerning Diviſion.

BY this time it is conceived that the diligent and ingenious Practitioner of theſe foregoing Rules and Directions, is ſufficiently furniſhed with underſtanding in the *Doctrine of Decimals*; being able to know the value of a Decimal Fraction, to Add, Subſtract, Multiply and Divide Decimal Numbers in all caſes which may happen.

In the next place I ſhall ſhew you the uſe and improvement of this Art in the Calculation of Tables of Intereſt upon Intereſt, of Purchaſes, Annuities, Reverſions, *&c.* Wherein,

Firſt, I ſhall ſhew you the proportion, and rule by which theſe Tables are made.

Secondly, How to make uſe of theſe Tables in the reſolution of all Queſtions concerning the premiſes.

The Tables uſeful for all purpoſes concerning Annuities are many, by reaſon of the ſeveral Rates of Intereſt for which they are made, as Intereſt at 5 *per Cent.* 6 *per Cent.* 7 *per Cent.* and ſo forward to 12 *per Cent.*

But they may be all reduced to theſe ſix ſeveral Heads following.

Firſt,

Firſt, Tables ſhewing the increaſe of one pound yearly, being put forth at Intereſt upon Intereſt, at any of the Rates *per Cent.* before mentioned.

Secondly, Tables ſhewing the decreaſe of one pound yearly, or what one pound due at the end of any number of years is worth in ready money.

Thirdly, Tables ſhewing what one pound Annuity to begin preſently, and continue for a certain number of years, is worth in ready money.

Fourthly, Tables ſhewing what one pound Annuity to begin preſently is worth to be paid for altogether at the end of the term of years for which it continueth.

Fifthly, Tables ſhewing what Annuity to endure a certain number of years one pound will purchaſe, or what yearly payment is equal to a ſum of money due at preſent.

Sixthly, Tables ſhewing what annual payment is equal to a ſum of money due at the end of a certain number of years.

To begin with the firſt of theſe; that is, to ſhew you how to make a Table that ſhall ſhew from year to year the increaſe of one pound, being put forth at 5 *per Cent.* Intereſt upon Intereſt.

State the Queſtion upon the Rule of Three, and let your firſt number be 100 *l.* your ſecond number 100 *l.* with the Intereſt added to it, and your third number one pound, the work will ſtand thus

l.	*l.*	*l.*
100	105	1

In the working of the Rule of Three, the middle number is always to be multiplied by one of the two Extreams, that is to ſay, either by the firſt or third numbers; and the Queſtion muſt be ſo ſtated, that the midle number muſt be of the ſame nature and kind with the number ſought, or fourth number, as in the Example above.

For although the three do bear the denomination of pounds, yet the midle number, for the nature and kind of it, differeth from the firſt and third numbers; for they ſignifie prin-

principal money only, but the midle number is the Principal and Intereſt put together: and the fourth number, or the Anſwer to the Queſtion will be of the ſame nature; for the queſtion is, *What one pound will amount to at the years end, the Intereſt thereof for that time being added thereunto.*

And to know which of the two extreams, or outwardmoſt numbers ſhall be your Multiplier, in all caſes make uſe of your Reaſon and Judgement in the reſolving of this general Queſtion,

Whether the Anſwer to the Queſtion will be more or leſs then your middle number; which you may eaſily diſcern and reſolve, even as ſoon as it is propounded: as for Example, in the Queſtion before ſtated,

If 100 *l.* principal, do increaſe to 105 *l.* with the Intereſt: what will one pound principal increaſe unto?

Here it is apparent, that one pound will increaſe leſs then 100 *l.* and that the number ſought, or the Anſwer to the Queſtion, will be leſs then the midle number.

Therefore the midle number muſt be

be multiplied by the leſſer of the two Extreams, and the Product divided by the greater of them; then ſhall the Quotient be the anſwer to the queſtion.

But in regard your Multiplier in this Example is but one, which will neither multiply nor divide; therefore the midle number is only to be divided by the firſt number, which is the greater of the two Extreams, and the Quotient will be the anſwer to the queſtion.

Again, whereas in this Example 105 is your Dividend, and 100 your Diviſor, there is no more to do, but only to cut off the two laſt figures of your Dividend next to your right hand, thus,———1.05

So that this quotient is a mixt number, being one Unite and five Seconds, that is, one pound and one ſhilling; and is the anſwer to the queſtion, and the firſt number in your Table.

Then to produce the ſecond number in your Table, the queſtion will ſtand thus,

100———105———1.05

Ac-

According to the Rule formerly given, the ſecond and third numbers are here to be multiplied, and the product divided by the firſt number.

105
1.05

525
1050

1.1025

Becauſe there are two figures in your Multiplier, which are Fractions, therefore two figures muſt be cut off from the Product, and then the dividing of that Product by 100 is the cutting off of two figures more, and the other remaining figure is an Integer, and the four figures cut off are the Fraction; and this is the ſecond number in your Table.

Then for your third number, ſtate the Queſtion thus;

100 —— 105 —— 1.1025

Multiply and divide as hath been taught, and the Quotient will be 1.157625: which is the third number in

Years.	*The increase of one pound yearly at* 5 per Cent.
1	1.0500000
2	1.1025000
3	1.1576250
4	1.2155062
5	1.2762815
6	1.3400955
7	1.4071003
8	1.4774554
9	1.5513282
10	1.6288946
11	1.7103393
12	1.7958563
13	1.8856491
14	1.9799315
15	2.0789281
16	2.1828745
17	2.2920183
18	2.4066192
19	2.5269502
20	2.6532977
21	2.7859626
22	2.9252607
23	3.0715237
24	3.2250999
25	3.3863549
26	3.5556727
27	3.7334563
28	4.0291263
29	4.2305826
30	4.4321117
31	4.6537173

in your Table, and so you may go on in making of your Table for as many years as you please; an Example whereof is here before you.

For the fourth number:

As 100——105

So 1.157625

to 1.2155062

For the fifth number:

As 100——105

So 1.2155062

to 1.2762815

And so forth.

Fur-

Furthermore, if you have occaſion to prolong this Table, or to know what one pound will amount to in any number of years not contained in the Table.

As for Example.

Suppoſe you would know what one pound would amount to in 50 years, Then look in the Table for half the number of years required, that is, 25 years, the number againſt the ſaid 25th year is 3.3863539, which number being multiplied by the ſame number, the Product will be the number for the 50th year. But in regard the Multiplicand conſiſting of ſo many figures will be tedious, you may leave out the laſt three figures of your Decimal Fraction, and multiply only the other figures, there will not be any conſiderable difference. And the reaſon and ground for this laſt direction lieth here;

If one pound being put out for 25 years do increaſe to 3.3863, what ſhall this 3.3863 increaſe to in 25 years more?

The

The second and third numbers being multiplied together, the Product must be the number for [redacted] the 50th year: For the Divisor or first number being an Unite, maketh no division.

3.3863
3.3863

101589
203178
270904
101589
101589

11.46702769

According to the Rule given in Multiplication, eight figures must be cut off from the Product to signifie the Fraction, because there are eight Decimal figures in the Multiplicand and Multiplier.

So that one pound being put out for 50 years at 5 *per Cent.* Interest upon Interest, will amount to 11 *l.*——·09 *s.*——·04 *d.* for so much is signified by the Product.

The

The direct uſe of this Table, and of all thoſe which follow under the ſame Head is to ſhew what any ſum of money put out for any number of years, will amount to at the end of the ſaid term, reckoning Intereſt upon Intereſt, at any rate *per Cent.* for which the Tables are calculated.

As for Example.

If 25 *l.* be put out for ſeven years at 5 *per Cent.* what will it amount to at the end of the ſaid term?

Look in the number of your Table againſt the ſeventh year, there you ſhall find 1.4071.

Then ſay by the Rule of Three,

l. *l.* *l.*

If 1 increaſe to 1.4071, what 25?

25

70355

28142

Facit 35.1775 — 31-3-0

The following Tables of the ſame kind are made likewiſe after the ſame manner:

As at 6. *per Cent.*

As 100——106——So 1–to 1.0600000

At 7 *per Cent.*

As 100——107——So 1–to–1.070000

And ſo of the reſt.

Years.

Years.	The Increase of one pound yearly at 6 *per Cent.*
1	1.0600000
2	1.1236000
3	1.1910160
4	1.2624769
5	1.3382255
6	1.4185190
7	1.5036301
8	1.5938479
9	1.6894788
10	1.7908474
11	1.8982982
12	2.0121960
13	2.1328277
14	2.2608975
15	2.3964514
16	2.5402385
17	2.6926528
18	2.8542120
19	3.0254647
20	3.2069926
21	3.3994121
22	3.6033768
23	3.8195794
24	4.0487542
25	4.2916794
26	4.5491802
27	4.8223310
28	5.1116709
29	5.4183712
30	5.7434735

Years.	The Increase of one pound yearly at 7 *per Cent.*
1	1.0700000
2	1.1449000
3	1.2250430
4	1.3107960
5	1.4025517
6	1.5007303
7	1.6057814
8	1.7181861
9	1.8384592
10	1.9671514
11	2.1048520
12	2.2521916
13	2.4098450
14	2.5785341
15	2.7590315
16	2.9521637
17	3.1588152
18	3.3799323
19	3.6165275
20	3.8696844
21	4.1405623
22	4.4304017
23	4.7405298
24	5.0723670
25	5.4274328
26	5.8073529
27	6.2138676
28	6.6488383
29	7.1142570
30	7.6122550

Years.	The Increase of one pound yearly at 8 per Cent.
1	1.0800000
2	1.1664000
3	1.2597120
4	1.3604889
5	1.4693280
6	1.5868742
7	1.7138243
8	1.8509302
9	1.9986046
10	2.1589130
11	2.3316261
12	2.5181562
13	2.7196086
14	2.9371773
15	3.1721515
16	3.4259236
17	3.7000175
18	3.9960189
19	4.3157004
20	4.6609564
21	5.0338329
22	5.4365395
23	5.8714627
24	6.3411797
25	6.8484741
26	7.3963520
27	7.9880602
28	8.6271050
29	9.3172734
30	10.0626553

Years.	The Increase of one pound yearly at 9 per Cent.
1	1.0900000
2	1.1881000
3	1.2950290
4	1.4115816
5	1.5386239
6	1.6771001
7	1.8280390
8	1.9925625
9	2.1718933
10	2.3673634
11	2.5804264
12	2.8126649
13	3.0658048
14	3.3417272
15	3.6424827
16	3.9703058
17	4.3276324
18	4.7171893
19	5.1416366
20	5.6044039
21	6.1088003
22	6.6586083
23	7.2578731
24	7.9110818
25	8.6230792
26	9.3991563
27	10.2450804
28	11.1660376
29	12.1683810
30	13.2578367

Years.	The Increase of one pound yearly at 10 *per cent.*
1	1.1000000
2	1.2100000
3	1.3310000
4	1.4641000
5	1.6105100
6	1.7715610
7	1.9487171
8	2.1435888
9	2.3579476
10	2.5937423
11	2.8531165
12	3.1384281
13	3.4522709
14	3.7974980
15	4.1772478
16	4.5949726
17	5.0544699
18	5.5599164
19	6.1159080
20	6.7274988
21	7.4002487
22	8.1402736
23	8.9543009
24	9.8497309
25	10.8347039
26	11.9181743
27	13.1099917
28	14.4209908
29	15.8630899
30	17.4493989

Years.	The Increase of one pound yearly at 11 *per cent.*
1	1.1100000
2	1.2321000
3	1.3676310
4	1.5180704
5	1.6850581
6	1.8704144
7	2.0761599
8	2.3045374
9	2.5580365
10	2.8394205
11	3.1517567
12	3.4984495
13	3.8832793
14	4.3104459
15	4.7845853
16	5.3108496
17	5.8950931
18	6.5435532
19	7.2633442
20	8.0623109
21	8.9491644
22	9.9335723
23	11.0262651
24	12.2391513
25	13.5853573
26	15.0798466
27	16.7386298
28	18.5796990
29	20.6234659
30	22.8920172

Years.	The Increaſe of one pound yearly at 12 *per cent.*
1	1 1200000
2	1.2544000
3	1.4049280
4	1.5735193
5	1.7623416
6	1.9738225
7	2.2106812
8	2.4759629
9	2.7730784
10	3.1058478
11	3 4785495
12	3.8959754
13	4.3634924
14	4.8871114
15	5 4735647
16	6.1303924
17	6.8660394
18	7.6899641
19	8.6127597
20	9.6462908
21	10.8038456
22	12.1003070
23	13.5523438
24	15.1786250
25	17.0000600
26	19.0400672
27	21.3248752
28	23 8838602
29	26.7499234
30	29.9599142

THe ſecond Head of Tables, to be inſiſted on, are Tables ſhewing the decreaſe of one pound yearly, at any of the rates of Intereſt before mentioned; or what one pound due at the end of any number of years to come, is worth in ready money.

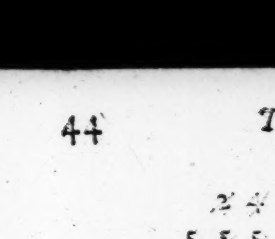
And firſt I ſhall begin with the rate of five *per Cent.*

The Queſtion is this; *What is one pound, due a year hence, worth in ready money?*

For anſwer hereunto the Rule is this: Let 100 *l.* with the Intereſt for a year added thereunto, be your firſt number in the Rule of Three: Let 100 *l.* be the ſecond number, and one pound the third. As for Example:

105 —— 100 —— 1

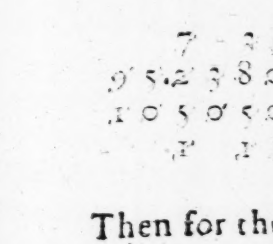
The third number being a Unite, there needs no Multiplication; therefore the middle number muſt be divided by the firſt (adding Cyphers thereunto) and the Quotient will be the Anſwer to the Queſtion, and maketh the firſt number in your Table.



The ſecond number is thus produced:

105 —— 100 —— 9523809

The ſecond and third numbers are to be multiplied one into the other, which is done by adding two Cyphers to the third number, and then divide the ſame by the firſt, and the Quotient will be the ſecond number.



Then for the third number thus,

105 —— 100 —— 9070294

Work it as above, and the Quotient

tient will be the number required; and ſo you may go on to what number of years you pleaſe.

The ſame courſe is to be taken in making the other Tables of the ſame kind, as at ſix, ſeven, eight *per Cent.* &c.

As 106 —— 100 — ſo — 1 —— 9433962

As 107 —— 100 — ſo — 1 —— 9345794

As 108 —— 100 — ſo — 1 —— 9259260

Years

Years.	5 per Cent. The decrease of one pound yearly.
1	0.9523809
2	0.9070294
3	0.8638375
4	0.8227023
5	0.7835259
6	0.7462151
7	0.7106810
8	0.6768390
9	0.6446085
10	0.6139128
11	0.5846788
12	0.5568369
13	0.5303208
14	0.5050674
15	0.4810165
16	0.4581109
17	0.4362960
18	0.4155200
19	0.3957333
20	0.3768888
21	0.3589417
22	0.3418492
23	0.3255706
24	0.3100672
25	0.2953020
26	0.2812400
27	0.2678476
28	0.2550929
29	0.2429456
30	0.2313767

Years.	6 per Cent. The decrease of one pound yearly.
1	0.9433962
2	0.8899964
3	0.8396192
4	0.7920935
5	0.7472580
6	0.7049603
7	0.6650568
8	0.6274120
9	0.5918981
10	0.5583[illegible]
11	0.52[illegible]71
12	0.49[illegible]86
13	0.46[illegible]06
14	0.44[illegible]18
15	0.41[illegible]25
16	0.39[illegible]91
17	0.37[illegible]98
18	0.35[illegible]37
19	0.33[illegible]24
20	0.31[illegible]91
21	0.29[illegible]6
22	0.27[illegible]7
23	0.26[illegible]6
24	0.24[illegible]29
25	0.23[illegible]9
26	0.21[illegible]7
27	0.20[illegible]7
28	0.19[illegible]7
29	0.18[illegible]2
30	0.[illegible]

Years.	7 *per Cent.* The decrease of one pound yearly.	Years.	8 *per Cent.* The decrease of one pound yearly.
1	0.9345794	1	0.9259259
2	0.8734385	2	0.8573388
3	0.8162977	3	0.7938322
4	0.7628950	4	0.7350298
5	0.7129859	5	0.6805831
6	0 6663419	6	0.6301695
7	0.6227494	7	0.5834902
8	0.5820057	8	0.5402587
9	0.5439323	9	0.5002487
10	0.5083488	10	0.4631932
11	0.4750923	11	0.4288819
12	0.4440114	12	0.3971129
13	0.4149639	13	0.3676968
14	0.3878167	14	0.3404600
15	0.3624455	15	0.3152407
16	0.3387341	16	0.2918896
17	0.3165739	17	0.2702680
18	0.2958634	18	0 2502481
19	0.2765078	19	0.2317112
20	0.2584186	20	0 2145474
21	0 2415126	21	0.1986550
22	0.2257123	22	0.1838472
23	0.2109464	23	0.1702289
24	0.1971461	24	0.1576192
25	0.1842486	25	0.1459437
26	0.1721949	26	0.1351330
27	0.1609299	27	0.1251231
28	0.1504016	28	0.1158547
29	0.1405624	29	0.1072728
30	0.1313665	30	0.0993267

Years.	9 per Cent. The decrease of one pound yearly.
1	0.9174311
2	0.8416799
3	0.7721833
4	0.7084250
5	0.6499311
6	0.5962670
7	0.5470339
8	0.5018655
9	0.4604265
10	0.4224096
11	0.3875317
12	0.3555336
13	0.3261776
14	0.2992455
15	0.2745371
16	0.2518688
17	0.2310722
18	0.2119928
19	0.1944888
20	0.1784304
21	0.1636973
22	0.1501810
23	0.1377807
24	0.1264043
25	0.1159672
26	0.1063919
27	[illegible]
28	0.0894738
29	0.0821044
30	0.0753629

Years.	10 per Cent. The decrease of one pound yearly.
1	0.9090909
2	0.8264462
3	0.7513147
4	0.6830133
5	0.6209212
6	0.5644739
7	0.5131581
8	0.4665071
9	0.4241973
10	0.3855430
11	0.3504939
12	0.3186308
13	0.2896640
14	0.2633309
15	0.2393008
16	0.2173890
17	0.1976263
18	0.1796602
19	0.1633274
20	0.1484794
21	0.1349812
22	0.1227102
23	0.1115547
24	0.1014134
25	[illegible]
26	[illegible]
27	[illegible]
28	0.0[illegible]
29	0.[illegible]
30	0.0[illegible]

Years.	11 *per cent.* The decrease of one pound yearly.
1	0.9009009
2	0.8110224
3	0.7311913
4	0.6587309
5	0.5934512
6	0.5346407
7	0.4816582
8	0.4338363
9	0.3908435
10	0.3521113
11	0.3172175
12	0.2858716
13	0.2575421
14	0.2319749
15	0.2089413
16	0.1882355
17	0.1696266
18	0.1528168
19	0.1376727
20	0.1240295
21	0.1117383
22	0.1006652
23	0.0906894
24	0.0817022
25	0.0736057
26	0.0663115
27	0.0597401
28	0.0538199
29	0.0484864
30	0.0436814

Years.	12 *per cent.* The decrease of one pound yearly.
1	0.8928571
2	0.7971933
3	0.7117798
4	0.6355176
5	0.5674264
6	0.5066307
7	0.4523488
8	0.4038936
9	0.3605479
10	0.3219178
11	0.2874266
12	0.2566309
13	0.2290808
14	0.2045364
15	0.1826218
16	0.1630552
17	0.1455850
18	0.1299866
19	0.1160595
20	0.1036245
21	0.0925218
22	0.0826087
23	0.0737577
24	0.0658551
25	0.0588438
26	0.0525391
27	0.0468921
28	0.0418679
29	0.0373821
30	0.0333769

The direct use of these foregoing Tables under the second Head, is to shew what any sum of money due and payable at the end of any term of years, is worth in ready money, reckoning Interest upon Interest at any of the Rates before mentioned.

As for Example.

If the sum of 240*l.* be due and payable seven years hence, what is it worth in ready money, accounting Interest upon Iutereſt at six *per Centum*?

Look in the Table of six *per Cent.* against the seventh year, and you will find that one pound is worth in ready money 0.6650568.

Then say by the Rule of Three,

l.		*l.*
If 1	—0.6650568—	240
	240	
	266022720	
	133011360	
	159.613632 0	

	l.	*s.*	*d.*
Facit	159	12	3

And

And thus you may reſolve any queſtion of this nature at any of the Rates of Intereſt before mentioned.

And theſe kind of Tables as well as the former, may be prolonged to any number of years deſired: For if the queſtion be, What is 500 *l.* due forty years hence worth in ready money at eight *per Centum?*

Take the number in your Table of eight *per Cent.* that ſtandeth againſt the twentieth year (which is the half of forty) and multiply the ſame number by it ſelf, the Product will be the decreaſe of one pound in forty years.

Then multiply that number by 500, and the Product anſwereth the queſtion.

The number in the ſaid Table is ·21454745 but you need not take above four of the ſaid figures, to eaſe your multiplication.

.2145
.2145

10725
8580
2145
4290

4601025

And although there be but ſeven figures in the Product, yet you muſt make the number of places eight, becauſe there are eight figures in the Fractions of your Multiplicand and Multiplier, and then it will ſtand thus, .04601025

Then multiply by 500. 500

23.005125 00

l. s. d.

Facit 23—00—1

In

IN the next place we are to conſider of the manner and way of calculating the Tables under the third Head; ſhewing what the preſent worth of one pound Annuity is for any number of years to come, according to the ſeveral Rates of Intereſt before mentioned; and firſt to begin with that of five *per Cent.*

The queſtion in the firſt place is, *What is one pound due a year hence, worth in ready money?*

Anſw. ——————————0.9523809

This is the firſt number of the former Table of five *per Cent.* and muſt be the firſt number of the enſuing Table.

Then for the ſecond number; add the ſecond number of the former Table ſhewing the decreaſe of one pound at five *per Cent.* to the firſt number thereof, and the ſum of that Addition ſhall be your ſecond number.

0.9523809
0.9070294

1.8594103

Then add the third number in the ſaid Table to the laſt ſum, and that ſhall be the third number in the Table.

1.8594103
8638375

2.7232478

Then add the fourth number in the ſaid Table to the laſt ſum, and that ſhall be your fourth number, *&c.*

Years

Years.	5 *per Cent.* The present value of one pound annuity.	Years.	6 *per Cent.* The present value of one pound annuity.
1	0.9523809	1	0.9433962
2	1.8594103	2	1.8333926
3	2.7232478	3	2.6730118
4	3.5459501	4	3.4651053
5	4.3294760	5	4.2123633
6	5.0756911	6	4.9173236
7	5.7863721	7	5.5823804
8	6.4632111	8	6.2097924
9	7.1078196	9	6.8016905
10	7.7217324	10	7.360[illegible]
11	8.3064112	11	7.888[illegible]
12	8.8632481	12	8.38[illegible]
13	9.3935689	13	8.85[illegible]
14	9.8986363	14	9.29[illegible]
15	10.3796528	15	9.71[illegible]
16	10.8377637	16	10[illegible]
17	11.2740597	17	10.48[illegible]
18	11.6895797	18	10.8[illegible]
19	12.0853130	19	11.1[illegible]
20	12.4622018	20	11[illegible]
21	12.8211435	21	11.7[illegible]
22	13.1629927	22	12.0[illegible]
23	13.4885633	23	12.3[illegible]
24	13.7986305	24	12.5[illegible]
25	14.0939325	25	12.7[illegible]
26	14.3751725	26	13.0[illegible]
27	14.6430201	27	13.2[illegible]
28	14.8981130	28	13.4[illegible]
29	15.1410586	29	13.[illegible]
30	15.3724353	30	13.7[illegible]

Years.	7 *per Cent.* The present value of one pound annuity.
1	0.9345794
2	1.8080180
3	2.6243157
4	3.3872107
5	4.1001966
6	4.7665385
7	5.3892879
8	5.9712980
9	6.5152299
10	7.0235797
11	7.4986728
12	7.9426847
13	8.3576493
14	8.7454670
15	9.1079057
16	9.4466427
17	9.7632167
18	10.0590799
19	10.3355887
20	10.5940080
21	10.8356150
22	11.0612290
23	11.2721766
24	11.4693240
25	11.6535738
26	11.8257699
27	11.9866074
28	12.1370910
29	12.2781225
30	12.4097407

Years.	8 *per Cent.* The present value of one pound annuity.
1	0.9259259
2	1.7832647
3	2.5770969
4	3.3121267
5	3.9927099
6	4.6228793
7	5.2063699
8	5.7466387
9	6.2468869
10	6.7100997
11	7.1389609
12	7.5360379
13	7.9037703
14	8.2442318
15	8.5594740
16	8.8513648
17	9.1216285
18	9.3718786
19	9.6035858
20	9.8181350
21	10.0168009
22	10.2006489
23	10.3708786
24	10.5284617
25	10.6743164
26	10.8093670
27	10.9345065
28	11.0506542
29	11.1586613
30	11.2592234

Years.	9 *per Cent.* The present value of one pound annuity.
1	0.9174311
2	1.7591110
3	2.5312943
4	3.2397193
5	3.8896504
6	4.4859174
7	5.0329513
8	5.5348172
9	5.9952435
10	6.4176535
11	6.8051870
12	7.1607
13	7.4869
14	7.786
15	8.0606
16	8.312
17	8.543
18	8.7
19	8.95
20	9.13
21	9.29
22	9.44
23	9.58
24	9.70
25	9.82
26	9.93
27	9.93
28	10.0
29	10.1
30	10.1

Years.	10 *per Cent.* The present value of one pound annuity.
1	0.9090909
2	1.7355371
3	2.4868518
4	3.1698654
5	3.7
6	4.3552995
7	4.8684178
8	5.3349249
9	5.7590226
10	6.1445652
11	6.4950688
12	6.8136
13	7.1033533
14	7.3666
15	7.6
16	7.8232
17	8.0
18	8.2
19	8.3
20	8.5
21	8.6
22	8.7
23	8.8
24	9.0
25	9.0
26	9.1
27	9.2
28	9.2
29	9.3
30	9.4

Years.	11 *per Cent.* The present value of one pound annuity.	Years.	12 *per Cent.* The present value of one pound annuity.
1	0.9009009	1	0.8928571
2	1.7125233	2	1.690050[illegible]
3	2.4437146	3	2.4018[illegible]
4	3.102[illegible]	4	3.0373[illegible]
5	3.695[illegible]	5	3.604[illegible]
6	4.230[illegible]	6	4.1114[illegible]
7	4.712[illegible]	7	4.563[illegible]
8	5.14[illegible]	8	4.967[illegible]
9	5.53[illegible]	9	5.328[illegible]
10	5.88[illegible]	10	5.650[illegible]
11	6.20[illegible]	11	5.9377[illegible]
12	6.49[illegible]	12	6.194[illegible]
13	6.749[illegible]	13	6.423[illegible]
14	6.981[illegible]	14	6.62[illegible]
15	7.190[illegible]	15	6.81[illegible]
16	7.379[illegible]	16	6.97[illegible]
17	7.548[illegible]	17	7.14924[illegible]
18	7.70[illegible]	18	7.24[illegible]
19	7.83[illegible]	19	7.36[illegible]
20	7.96[illegible]	20	7.46[illegible]
21	8.07[illegible]	21	7.56[illegible]
22	8.17[illegible]	22	7.644[illegible]
23	8.26[illegible]	23	7.71[illegible]
24	8.[illegible]	24	7.78[illegible]
25	8.42[illegible]	25	7.8[illegible]
26	8.48[illegible]	26	7.89[illegible]
27	8.54[illegible]	27	7.94[illegible]
28	8.60[illegible]	28	7.98[illegible]
29	8.6[illegible]	29	8.0211[illegible]
30	8.69[illegible]	30	8.0[illegible]

Thus we have finiſhed the Tables under the third Head; ſhewing what one pound Annuity for any number of years under 31 is worth in ready money; whereby the value of any greater Annuity may eaſily be found.

As for Example.

What is 35 *l. per annum* for 25 years, worth in ready money at eight *per Cent.*

In the Table of eight *per Cent.* againſt the twenty fifth year you find the value of one pound *per annum* to be 10.674728, therefore 35 *l. per annum* muſt be worth 35 times the ſaid ſum.

10.674728
35

53373640
32023728

Facit 373.654080

What

What is 200 *l. per annum* for 30 years, worth in ready money at ten *per Cent.*

9.4669434
200

Facit—1893.38868

What is 40 *l. per annum* for ten years, worth in ready money at six *per Cent.*

7.360283
40

294.41320

THe next Head to be considered of, are Tables shewing the value of one pound Annuity, the money being all forborn till the term be expired, and then to pay the purchase-money altogether.

And these Tables are to be gathered out of the Tables shewing the increase of one pound yearly, reckoning Interest upon Interest, at the several rates before mentioned.

As

As in the former Tables, ſo here likewiſe I ſhall begin with that of five *per Cent.*

One pound Annuity to be paid for at one years end, is———	1.0000000
One pound Annuity to be paid for at two years end, is 2 *l.* and the Intereſt of one pound for a year———	2.0500000
One pound Annuity to be paid for at three years end, is 3 *l.* and the Intereſt of the laſt ſum for a year.———	3.1525000
One pound Annuity to be paid for at four years end, is 4 *l.* and the Intereſt of the laſt ſum for a year, &c.———	4.3101250

So that the firſt number of the Table of the increaſe of 1 *l.* being added to 1 *l.* maketh the ſecond number of this Table: The ſecond number of the former Table added to the ſecond number of this, maketh the third number: And the third thereof added to this third, maketh the fourth, &c.

Years.	5. The value of 1 l. annuity, to be paid at the end of it
1	1.0000000
2	2.0500000
3	3.1525000
4	4.3101250
5	5.5256312
6	6.8019127
7	8.1420083
8	9.5491087
9	11.0265641
10	12.5778923
11	14.2067869
12	15.9171262
13	17.7129825
14	19.5986316
15	21.5785632
16	23.6574914
17	25.8403659
18	28.1323842
19	30.5390034
20	33.0659536
21	35.7192513
22	38.5052139
23	41.4304746
24	44.5019983
25	47.7270982
26	51.1134531
27	54.6691258
28	58.4025821
29	62.3227112
30	66.4388468
31	70.7607892

Years.	6. The value of 1 l. annuity, to be paid at the end of it
1	1.0000000
2	2.0600000
3	3.1836000
4	4.3746160
5	5.6370929
6	6.9753184
7	8.3938374
8	9.8974677
9	11.4913157
10	13.1807946
11	14.9716423
12	16.8699408
13	18.8821373
14	21.0150656
15	23.2759695
16	25.6725277
17	28.2128794
18	30.9056522
19	33.7599913
20	36.7855908
21	39.9927262
22	43.3922898
23	46.9958272
24	50.8155768
25	54.8645114
26	59.1563821
27	63.7057650
28	68.5281109
29	73.6397976
30	79.0581854
31	84.8016765

Years.	7 The value of 1 *l.* annuity, to be paid at the end thereof.	Years.	8. The value of 1 *l.* annuity, to be paid at the end thereof.
1	1.0000000	1	1.0000000
2	2.0700000	2	2.0800000
3	3.2149000	3	3.2464000
4	4.4399430	4	4.5061120
5	5.7507350	5	5.8666009
6	7.1632907	6	7.3359289
7	8.6540210	7	8.9228031
8	10.2598014	8	10.6366273
9	11.9779875	9	12.4876575
10	13.8164466	10	14.4866701
11	15.7835179	11	16.6455237
12	17.8884141	12	18.9771656
13	20.1406431	13	21.4952989
14	22.5504879	14	24.2149228
15	25.1290223	15	27.1521166
16	27.8880539	16	30.3242859
17	30.8402176	17	33.7502288
18	34.0001873	18	37.4502471
19	37.3842004	19	41.4462669
20	41.0101544	20	45.7619683
21	44.8970653	21	50.4229258
22	49.0651599	22	55.4567599
23	53.4361211	23	60.8932991
24	58.1334496	24	66.7647430
25	63.2490911	25	72.1059224
26	68.6766274	26	79.9544162
27	74.4838113	27	86.3507695
28	80.6976981	28	93.3388311
29	87.3465170	29	100.8559376
30	94.4607232	30	108.9423926
31	102.0729013	31	117.6417840

Years.	9. The value of 1 l. annuity, to be paid at the end thereof.	Years.	10. The value of 1 l. annuity, to be paid at the end thereof.
1	1.0000000	1	1.0000000
2	2.0900000	2	2.1000000
3	3.2781000	3	3.3100000
4	4.5731290	4	4.6410000
5	5.9847104	5	6.1051000
6	7.5233345	6	7.7156100
7	9.2004344	7	9.4871710
8	11.0284735	8	11.4358881
9	13.0210360	9	13.5794769
10	15.1929291	10	15.9374245
11	17.5602925	11	18.5311669
12	20.1407156	12	21.3842833
13	22.9533830	13	24.5227114
14	26.0191871	14	27.9749825
15	29.3609136	15	31.7724808
16	33.0033938	16	35.9497288
17	36.9737092	17	40.5447017
18	41.3013326	18	45.5991696
19	46.0184519	19	51.1590866
20	51.1601116	20	57.2749950
21	56.7645238	21	64.0024828
22	62.8733274	22	71.4027414
23	69.5319262	23	79.5430148
24	76.7898776	24	88.4973163
25	84.7008797	25	98.3470482
26	93.3239171	26	109.1817429
27	102.7231477	27	121.0999239
28	[illegible]	28	134.2099144
29	[illegible]	29	149.0309049
30	136.3075387	30	167.3939035
31	149.5752315	31	184.3407017

Years.	11. The value of 1 *l.* annuity, to be paid at the end thereof.	Years.	12. The value of 1 *l.* annuity, to be paid at the end thereof.
1	1.0000000	1	1.0000000
2	2.1100000	2	2.1200000
3	3.3421000	3	3.3744000
4	4.7097310	4	4.7793280
5	6.2278014	5	6.3528473
6	7.9128595	6	8.1151889
7	9.7832739	7	10.0890114
8	11.8631[illegible]	8	12.2996926
9	14.1639712	9	14.7756555
10	16.7220077	10	17.5487339
11	19.5614282	11	20.6545817
12	22.7131849	12	24.1331312
13	26.2116345	13	28.0291066
14	30.0949141	14	32.3915990
15	34.4053550	15	37.2787104
16	39.1899113	16	42.7522751
17	44.5008354	17	48.8826675
18	50.3959308	18	55.7497069
19	56.9394639	19	63.4396710
20	64.2028265	20	72.0524307
21	72.2651378	21	81.6987215
22	81.2143624	22	92.5025671
23	91.1478335	23	104.6028741
24	102.1741446	24	118.1552179
25	114.4132969	25	133.3338429
26	127.9988192	26	150.3339029
27	143.0787813	27	169.3739791
28	159.8173463	28	[illegible]
29	178.3963687	29	214.5817055
30	199.0199341	30	241.3326289
31	221.9119362	31	271.2915431

Thus I have gone over the fourth Head of Tables, ſhewing the value of one pound Annuity to continue a certain number of years, and the purchaſe-money forborn until the Annuity ceaſeth.

The uſe whereof you may the better underſtand by the following Queſtion.

What will an Annuity of 25 *l.* payable yearly be augmented to in nine years, the purchaſe-money being all that time forborn, accounting Intereſt upon Intereſt at ſix *per Cent. per annum?*

Look in the foregoing Table of ſix *per Cent.* and againſt the ninth year, you will find 11.4913154. which ſhews what one pound Annuity will amount to in that time: wherefore ſay by the Rule of Three,

If one pound Annuity forborn nine years is worth 11.4913154, what ſhall an Annuity of 25 *l.* a year be worth, being forborn the ſame time?

1——11.4913154——25
25

57456578
22982630

287.2828850

	l.	*s.*	*d.*
Facit———	287	—05	—8 *ferè.*

A Gentleman putteth his Son Apprentice for ſeven years, and at the ſame time letteth an Annuity of 40 *l. per annum* for ſeven years, and to forbear the money till the time be expired, to raiſe a ſtock for his Son:

What will this 40 *l. per annum* amount to at the ſeven years end, accounting eight *per Cent.* Intereſt upon Intereſt?

In the Table of eight *per Cent.* I finde againſt the ſeventh year 8.9228038 to be the value of one pound Annuity forborn ſeven years.

Then

Then say by the Rule of Three:

1——8.9 2 2 8 0 3 1——40
40

358.9 1 2 1 2 40

	l.	*s.*	*d.*
Facit—	358	—18	—03 *ferè.*

And thus by the help of these foregoing Tables, you may resolve any question of this nature, accounting any of the rates of Interest before mentioned.

THe fifth Head of Tables comes next under consideration, and they are Tables shewing what Annuity one pound ready money will purchase for any number of years in the Table, according to the several rates of Interest before mentioned.

These Tables are more difficult in their calculation then any of the former, by reason of the great Divisions therein used; nevertheless I shall (ac-

(according to my former method) lay down the manner thereof: And firſt I ſhall begin with that of five *per Cent.*

And here you muſt look back to the Table of five *per Cent.* under the third Head, (*viz.*) A Table ſhewing the preſent value of one pound Annuity: for the Numbers in that Table muſt be your Diviſors in the calculation of this.

The manner is thus:

Let one pound with Cyphers be your Dividend, and the firſt number in the Table mentioned ſhall be your Diviſor, and the Quotient ſhall be the firſt number of the enſuing Table.

Then divide one pound with Cyphers, by the ~~ſecond~~ number in the forementioned Table, and the Quotient ſhall be your ~~ſecond~~ Number *in this.*

Then divide one pound with Cyphers by the third number in the recited Table, and the Quotient ſhall be your ~~third~~ number in this, *&c.*

As for Example.

1.0000000000000 (1.0500000
9523809

1.0000000000000 (.5378049
1.8594103

1.0000000000000 (.3672085
27232478

And so of the rest.

Then for the Table of six *per Cent.* let the number in your Table shewing the present value of one pound Annuity at six *per Cent.* be your Divisor as before, and one pound with Cyphers your Dividend.

1.0000000000000 (1.0600000
9433962

1.0000000000000 (.5454369
18333926.

Years.

Years.	5 per Cent. What Annuity 1 l. ready mony will purchase.	Years.	6 per Cent. What Annuity 1 l. ready mony will purchase.
1	1.0500000	1	1 0600000
2	0.5378049	2	0.5454369
3	0.3672085	3	0.3741098
4	0.2820118	4	0.2885926
5	0.2309748	5	0.2373964
6	0.1970175	6	0.2033626
7	0.1728198	7	0.1791169
8	0.1547269	8	0.1610359
9	0.1406899	9	0 1470222
10	0 1295046	10	0.1358705
11	0 1203880	11	0.1267933
12	0.1128382	12	0.1192378
13	0.1064459	13	0.1129159
14	0 1010240	14	0.1075347
15	0.0963423	15	0.1029607
16	0.0922806	16	0.0988966
17	0 0886999	17	0.0953888
18	0.0855462	18	0 0922083
19	0.0827450	19	0.0894619
20	0.0802428	20	0 0871247
21	0.0779961	21	0 0849433
22	0.0759105	22	0.0829847
23	0.0741368	23	0.0812178
24	0.0724709	24	0 0796385
25	0.0709525	25	0 0781648
26	0 0695840	26	0.0768426
27	0 0682919	27	0.0756313
28	0.0671225	28	0.0745308
29	0 0660455	29	0.0735330
30	0.0650515	30	0.0726534

Years.	7 per Cent, What annuity 1 l. ready money will purchase.	Years.	8 per Cent. What annuity 1 l. ready money will purchase.
1	1 0700000	1	1 0800000
2	0.5530999	2	0 5507692
3	0.3810517	3	0.3880335
4	0.2952[illegible]	4	0.3019208
5	0.2438907	5	0 2504565
6	0.209[illegible]	6	0.2163154
7	0.185[illegible]	7	0.1920724
8	0.1674[illegible]	8	0.1740147
9	0.1534865	9	0.1600957
10	0 1423775	10	0.1490295
11	0 1333570	11	0.1400764
12	0.1259020	12	0.1326950
13	0 1196508	13	0 1265218
14	0 1[illegible]	14	0.1212959
15	0 1097946	15	0.1158296
16	0 1058578	16	0.1129768
17	0 1024252	17	0 1096295
18	0 99[illegible]	18	0.1067022
19	0.9[illegible]	19	0.1041277
20	0.0943920	20	0 1018523
21	0.9[illegible]	21	0.0998323[illegible]
22	0.9[illegible]	22	0.0980330[illegible]
23	0.8[illegible]	23	0.0964239[illegible]
24	0.8[illegible]	24	0.0949501[illegible]
25	0.8[illegible]	25	0.0936805[illegible]
26	0.8[illegible]	26	0.0925[illegible]
27	0.8[illegible]	27	0.0914[illegible]
28	0.8[illegible]	28	0.0904[illegible]
29	0.8[illegible]	29	0.0896[illegible]
30	0.8[illegible]	30	0.0888[illegible]
31	0.0798023	31	0.0880546

Years.	9 per Cent. What Annuity 1 *l.* ready money will purchase.
1	1.0900000
2	0.5685
3	0.3950548
4	0.3086590
5	0.2570925
6	0.2229198
7	0.1986905
8	0.1806744
9	0.1668
10	0.1558201
11	0.1482
12	0.1397
13	0.1335666
14	0.1288
15	0.1240569
16	0.1208
17	0.1170
18	0.1141
19	0.1116968
20	0.1095
21	0.1079
22	0.1058
23	0.1043
24	0.1030
25	0.1017
26	0.1008
27	0.1000
28	0.0993
29	0.0987
30	0.0979
31	0.0967105

Years.	10 per Cent. What annuity 1 *l.* ready money will purchase.
1	1.1000000
2	0.5761905
3	0.4021148
4	0.3154708
5	0.2637601
6	0.2296076
7	0.2054055
8	0.1874440
9	0.1738
10	0.1627
11	0.1540
12	0.1467633
13	0.1407
14	0.1357462
15	0.1314
16	0.1278
17	0.1246
18	0.1219
19	0.1195
20	0.1174
21	0.1156
22	0.1139
23	0.1123
24	0.1110
25	0.1101
26	0.1093
27	0.1087
28	0.1082
29	0.1077
30	0.1073
31	0.1054963

Years.	11 per Cent. What annuity 1 l. ready money will purchase.
1	1.1100000
2	0.5839499
3	0.4092130
4	0.3223360
5	0.2705705
6	0.2363765
7	0.2122485
8	0.1943210
9	0.1806010
10	0.1698784
11	0.1611
12	0.1540
13	0.1481
14	0.1432
15	0.1390
16	0.1355
17	0.1324
18	0.1298
19	0.1275
20	0.1255
21	0.1238
22	0.1223
23	0.1209
24	0.1197
25	0.1187
26	0.1178
27	0.1170
28	0.1162
29	0.1155
30	0.1150

Years.	12 per Cent. What annuity 1 l. ready money will purchase.
1	1.1200000
2	0.5916981
3	0.4163490
4	0.3292344
5	0.2774163
6	0.2432253
7	0.2191178
8	0.2013020
9	0.1874072
10	0.1769837
11	0.1684146
12	0.1614238
13	0.1556248
14	0.1507
15	0.1468
16	0.1433
17	0.1402
18	0.1379
19	0.1357
20	0.1338
21	0.1322
22	0.1308
23	0.1296
24	0.1284
25	0.1274
26	0.1266
27	0.1259
28	0.1252
29	0.1246
30	0.1241

Thus much concerning the Tables under the fifth Head, (*viz.*) Tables ſhewing what Annuity one pound ready money will purchaſe, at any of the rates of Intereſt before mentioned.

The uſe whereof is to reſolve queſtions of this nature:

A Gentleman having 450 *l.* in ready money, wherewith he intendeth to purchaſe an Annuity for 25 years;

Queſt. *What Annuity will the ſaid* 450 l. *purchaſe for the ſaid term of* 25 years, *reckoning eight* per Cent. *Intereſt?*

You ſhall find in the foregoing Table of eight *per Cent.* againſt the twenty fifth year this ſum, 0.093689, which ſheweth the Annuity which one pouud ready money will purchaſe for ſo long time.

Then say by the Rule of Three,

l.		*l.*
1.	ø.0 9 3 6 8 0	450

450

ø.4 6 8 4 0 0 0
ø 3.7 4 7 2 0

42.1 5 6 0 0

l.	*s.*	*d.*
Facit 42	03	1. &c.

Again, what Annuity may I purchase for seven years with 325 *l.* reckoning Interest at ten *per Cent.*

In the Table of ten *per Cent.* against the seventh year, you have this number, 0.2054055, shewing what Annuity one pound ready money will purchase.

Then

Then ſay by the Rule of Three,

l.		*l.*
1	0.2 0 5 4 0 5 5	3 2 5

3 2 5

1 0 2 7 0 2 7 5
4 1 0 8 1 1 0
6 1 6 2 1 6 5

6 6.7 5 6 7 8 7 5

	l.	*s.*	*d.*	farth.
Facit	66	15	1	2

There are queſtions likewiſe of another nature reſolvable by the foregoing Tables, (*viz.*) What annual payment will be equal to a ſum of money due at preſent.

As for Example.

A Merchant oweth 500 *l.* and being not able to ſatisfie the ſame preſently, he agreeth with his Creditor to pay the ſaid ſum with Intereſt at

ſix *per Cent.* in ſeven years time, by equal yearly payments.

Queſt. *What muſt that yearly payment be?*

Here, as before, look in the Table of ſix *per Cent.* and againſt the ſeventh number you have 0.179135.

Then ſay by the Rule of Three,

1 — 0.179135 — 500

500

89.56750 0 0

	l.	*s.*	*d.*
Facit —	89 —	11 —	9

Theſe foregoing Tables may ſerve for the reſolving of all manner of queſtions concerning the forbearance of moneys; payment upon rebate; the value of Leaſes, Annuities, Penſions, &c. that are to be paid yearly.

And although ſome very well-accompliſht Artiſts in this Excellent Science, have ſet forth another Head of Tables, ſhewing what yearly payments will be equal to any ſum of

money

money due and payable at the end of certain years to come; I judge it not worth my labour to calculate another Sett of Tables upon that accompt; and that for theſe two Reaſons:

Firſt, Becauſe it is rarely known, That a man who is to pay a certain ſum of money four, or five, or ſeven years hence, will begin to pay the ſame preſently by annual payments. Though ſuch caſes may happen, they are not frequent.

Secondly, If any ſuch caſe ſhall happen, the queſtion may be reſolved (with a little pains) by means of the foregoing Tables.

As for Example.

What Annual payment will be equal to 450 l. *due five years hence, accounting Intereſt upon Intereſt at ſix* per Centum?

Firſt, See by the Table of the Decreaſe of one pound yearly, what 450*l.* due at the end of five years is worth in ready money.

The Table of Decreaſe at ſix *per Cent.*

Cent. ſheweth, that one pound due five years hence is worth in ready money, 747258.

Then ſay by the Rule of Three, thus;

l.

1 ——— .747258 ——— 450

l. 450

Facit 336.2601 ready money.

Then look in the laſt Head of Tables, and you ſhall find in that of ſix *per Cent.* that one pound ready money will purchaſe an Annuity of .2373966.

Then ſay by the Rule of Three,

1 ——— .2373964 ——— 336.2601

.2373964

201759660
30263949
10087983
23538627
10087983
6725322

79.828351582044

l. *s.* *d.*

Facit ——— 79 ——— 16 ——— 7

What

What yearly payment is equal to 340 *l. due at the end of ſeven years, reckoning Intereſt upon Intereſt at eight* per Cent.

Firſt, See what 340 *l.* due ſeven years hence is worth in ready money, by the Table of Decreaſe at eight *per Cent.*

l.

Facit——198.3866. *ready money*

Then look in the laſt Table at eight *per Cent.* againſt the ſeventh year, and you ſhall find that one pound ready money will purchaſe .1920724.

Then ſay by the Rule of Three,

If one pound ready money will purchaſe .19207 (for you need not take in all the figures) what Annuity ſhall 198.3866. purchaſe for the ſame time?

1——.19207——198.3866

.19207

13887062
39677320
17854794
19838 66

38.104114262

l.——*s.*——*d.*

Facit——38——02——0

This

This anſwer may be proved by a notable Table, (*viz.*) by the Table of eight *per Cent.* ſhewing the value of one pound Annuity to be paid at the end of ſeven years, where you ſhall find the value to be 8.9228.

Then ſay by the Rule of Three,

1 —— 8.9228 —— 38.105

38105

446140
892280
713824
267684

340.003294

Facit——340 *l.*

Where note, that the Decimal Fraction which remains over and above the 340 *l.* (being about three farthings) ariſeth by reaſon that there is one Unite added to the laſt figure of your Multiplier; for in the former Product, it is but 4, and there it is made 5, of purpoſe to bring out your Product fully: for if you had mul-

multiplied by all the thirteen figures in the former Product without adding a Unite to the laſt figure, your product would have been ſomething ſhort of 340 *l.* though not any thing conſiderable. So that in ſuch Multiplications it is moſt convenient to add a unite unto the laſt figure (which you make uſe of) in the Fraction.

Here followeth ſome Directions for the uſe of the Tables under the firſt Head, (viz.) Tables of Intereſt upon Intereſt, or what one pound will amount to at the end of a certain number of years.

BY which Tables alone, or by any one of them (for the ſame rate of Intereſt) all the foregoing Queſtions, and any others of the like nature, may be reſolved without any of the other Tables contained under the other four Heads.

Which Tables are calculated and ſet down only for the more ready reſolving of Queſtions, and not out of any abſolute neceſſity thereof; for the

the Table of Intereſt upon Intereſt is the ground and baſis of all the other Tables. Therefore let the Queſtion be,

Firſt, What any ſum of money, being put forth at Intereſt upon Intereſt, will amount unto in any number of years.

Secondly, What any ſum of money due a certain number of years to come, is worth in ready money.

Thirdly, What any Annuity to continue a certain number of years, is worth in ready money.

Fourthly, What any Annuity to continue a certain number of years, is worth to be paid for at the end or expiration of the Annuity.

Fifthly, What Annuity for a certain number of years, any ſum of ready money will purchaſe.

Or, *Sixthly*, What yearly payment will be equal to any ſum of money due a certain number of years to come.

All or any of theſe, may be reſolved by the Table of Intereſt upon Intereſt only, if you will obſerve the following Directions. I ſhall for inſtance

ſtance ſake, make uſe only of the Table of Intereſt upon Intereſt, or the increaſe of one pound yearly at ſix *per Cent.* for the ſame directions will ſerve for any other rate of Intereſt; and therefore it will be requiſite to ſet down the ſaid Table again, which is done on the other ſide of this page: the direct and immediate uſe whereof is to ſhew what any ſum of money being put out at Intereſt, will amount unto in a certain number of years.

As for Example.

What will 250*l.* amount to in nine years time, accounting Intereſt upon Intereſt at ſix *per Centum?*

The number againſt the ninth year is 1.6895.

Then ſay——1——1.6 8 9 5——250

2 5 0

8 4 4 7 5 0

3 3 7 9 0

4 2 2 3 7 5 0

	l.	*s.*	*d.*
Facit	422	07	6

K Years.

Years.	At 6 per Cent. The increase of 1 l. yearly.
1	1.0600000
2	1.1236000
3	1.1910160
4	1.2624769
5	1.3382255
6	1.4185190
7	1 5036301
8	1.5938479
9	1.6894787
10	1.7908474
11	1.8982982
12	2.0121961
13	2.1328279
14	2.2608
15	2.3964
16	2.5402318
17	2.6926407
18	2.8542
19	3.0254
20	3.2069
21	3.3994036
22	3.6033720
23	3.8195
24	4.0487
25	4.2916
26	4.5491
27	4.8223
28	5.1116
29	5 4183
30	5.7434
31	6.0880
32	6.4533
33	6.8405
34	7 2509

But if the queſtion be of this nature, What is 240 *l.* due ſeven years hence worth in ready money at ſix *per Centum?*

The Rule is this:

Let your ſum of 240 *l.* (with Cyphers added thereunto) be your Dividend, and the ſeventh number in your Table your Diviſor, and the Quotient ſhall be the Anſwer to the Queſtion.

	l.	*s.*	*d.*
Facit	159	12	3

The ſame Queſtion is propounded and anſwered before by means of the Table under the ſecond Head, which is calculated for Queſtions of this nature, and reſolveth them by Multiplication; but according to this laſt Rule it muſt be done by Diviſion: only to eaſe your work, you may leave out the two laſt figures of your Diviſor, as in the Example above.

If 325 *l.* be due and payable four years hence, how much ready money will countervail it?

Let the ſaid ſum be your Dividend, and the fourth number in the Table be your Diviſor, the Quotient will be the Anſwer to the Queſtion.

325.0000000000 (257.4318
1262 47

	l.	*s.*	*d.*	
Facit	257	8	7	$\frac{1}{2}$

Thus you ſee how queſtions that do properly belong to the ſecond Head of Tables, may be reſolved by this Table alone.

In

In the next place, What is 40 *l.* *per annum* for ten years worth in ready money at ſix *per Centum?*

This queſtion and all others of the ſame nature, may likewiſe be reſolved by the ſaid Table of Intereſt upon Intereſt thus;

The queſtion being for ten years, Firſt, ſubſtract one Integer from the tenth number in the Table, and the remainder will be .790847.

Secondly, multiply the ſame by 100, which is done by adding two Cyphers thereunto, then it will ſtand thus, 79084700.

Thirdly, divide that number by the rate of Intereſt, which is ſix.

79084700 (13180795

Fourthly, multiply that Quotient by the Annuity, which is 40 *l.*

13180795
40

527231800

Fifthly, this Product shall be your Dividend, and the tenth number in the said Table your Divisor; the Quotient will be the answer to the question.

l.

5272310000.0000 (294·4034.
17908474

	l.	*s.*	*d.*
Facit	294	08	00

Again, What is 27 *l.*——10 *s.* *per annum* for seventeen years worth in ready money at six *per Centum* ?

First, Look in the Table against the seventeenth year, there you have this number, 2.692[illegible]37. From this substract one Integer, and the remainder will be, 1.692[illegible]37.

Then add two Cyphers thereunto, and divide it by the rate of Interest, which is 6.

4x x5452 2
x692[illegible]3700 (282[illegible]7616
6666666666 27.5
14105[illegible]80
19747[illegible]12
5642[illegible]32
77579[illegible]1400

Then

Then multiply the Quotient by the Annuity, as you ſee, which is 27.5 and divide the Product by the number in your Table, the Quotient will be the anſwer to the queſtion.

l.

7753939400 (288.110
2692457.

This may ſuffice to ſhew that queſtions properly belonging to the third Head of Tables, may be reſolved by the Table of Intereſt upon Intereſt alone.

And this Table is ſufficient likewiſe to reſolve queſtions that do properly belong to the fourth Head of Tables.

As for Example.

What is 35 *l. per annum* for ſeven years worth, the purchaſe-money being forborn till the end of the term, at ſix *per Cent.*

Queſtions of this nature are more eaſily

easily resolved by the aforesaid Table then the questions last wrought:

For, first, having substracted (as before) one Integer from the number in your Table against the seventh year, add two Cyphers thereunto, and divide that number by the Interest, which is 6, and then multiply that Quotient by the Annuity, which is 35. and that Product is the answer to the question.

As for Example.

25252444
50363200 (8393835 0
66666666 35

41969175 0
25181505 0

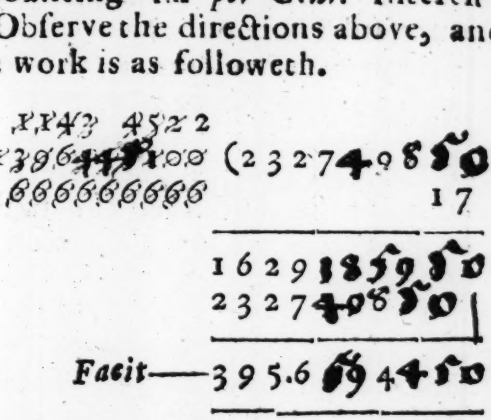
293784225 0

	l.	*s.*	*d.*
Facit—2 9 3	——	15	—— 8

What is an Annuity of 17 *l. per annum* for fifteen years, worth to be paid for at the end of the said term, accoun-

accounting ſix *per Cent.* Intereſt?

Obſerve the directions above, and the work is as followeth.



And thus you ſee the uſe and ſufficiency of the ſaid Table of Intereſt upon Intereſt, in reference to the reſolving of all ſuch manner of queſtions.

Now it remains to ſhew the uſe thereof in the reſolving of queſtions which properly belong to the fifth Head of Tables, ſhewing what Annuity one pound ready money will purchaſe. As ſuppoſe the queſtion were,

What Annuity will 500 *l. purchaſe for one and twenty years, after the rate of ſix* per Centum?

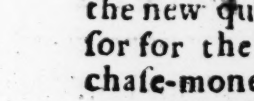
How may this and ſuch like queſtions

ſtions be reſolved by means of the aforeſaid Table only?

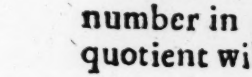
Having (according to the former method) ſubſtracted one Integer from the number in the ſaid Table, and added two Cyphers to the remainder, and divided the ſame by ſix (the rate of Intereſt) which is all done ſuddenly.

Then muſt you divide that quotient by the number in the Table, and the new quotient ſhall be your Diviſor for the laſt work; and the purchaſe-money being 500 *l.* ſhall be your Dividend.

The Work.



Divide the ſaid quotient by the number in the Table, and the new quotient will be, 11.7640683.



Then

Then laſtly divide the purchaſe-money, which is 500 *l.* by this laſt quotient, 11.76[illegible], and the quotient of that diviſion will be the anſwer to the queſtion: but for eaſe of working, you may leave out the four laſt figures of your Diviſor.

```
                3 6
              5 9 1 0 4
          2 9 4 4 2 0 7 2
5 0 0.0 0 0 0 0 0 0 0 0 (42.5[illegible]
1 1 7 6 4 4 4 6 4 4
  1 1 7 6 6 7 7 6
      1 1 7 1 1
          1 1
```

	l.	*s.*	
Facit	42	10	and better.

So that 500 *l.* ready money will purchaſe 42 *l.*——10 *s.*——0 *d. per annum* for one and twenty years, reckoning ſix *per Cent.*

What Annuity to endure five and twenty years, may be purchaſed with 875 *l.* ready money, accounting Intereſt

tereſt upon Intereſt at ſix *per Centum?*

Obſerve the former directions, and the work will be thus.

The number in the Table, one Integer being ſubſtracted, is 3.29[illegible]

5323 x44
329187900 (548[illegible]
666666666

Divide this quotient by the number in the Table againſt the five and twentieth year, and the quotient will be as followeth.

548[illegible].00000 (12.78[illegible]
429[illegible].

Then divide the purchaſe-money, which is 875 *l.* by this laſt quotient, and the work is done.

6 2 2
5 7 3 5 2
x 0 8 0 0 2 6 8
875.0 0 0 0 0 0 0 (68.4448
x 2 7 8 [illegible]
x 2 7 8 [illegible]
x 2 7 8 8
1 2 7

l. *s.* *d.* *fur* 3

Facit—68—08—[illegible] *per annum*

Laſtly,

Laſtly, This Table of Intereſt upon Intereſt is likewiſe uſeful in reſolving queſtions of another nature, (*viz.*)

What yearly payment, to begin preſently, is equal to 600 *l.* due ſeven years hence?

The Rule for this and ſuch-like queſtions is as before. Subſtract one Integer from the number in the Table, add two Cyphers, divide the ſame by the rate of Intereſt. And laſtly, divide the purchaſe-money by that quotient, and the work is done.

As for Example.

2525244
50363000 (8393833
66666666

This Quotient muſt be your Diviſor; but you may leave out the three laſt figures to eaſe the work.

l.
600.0000000 (71.4813.
83938

So that this Table alone, for this rate of Intereſt, will ſerve upon all

occaſions, if it be but well managed, and improved according to the foregoing Directions.

How to reſolve Queſtions of Annuities, Leaſes, &c. which are for longer time then is mentioned in the former Tables, which are only for thirty or one and thirty years.

AND if you will make uſe only of the Table of Intereſt upon Intereſt, according to the former directions, the obſervation of one ſhort Rule will furniſh you ſufficiently for the buſineſs.

Therefore let the Queſtion be; What is an Annuity of 80 *l. per annum* worth for ſixty years, at ſix *per Centum*?

Take the thirtieth year of the Table (which is the one half of ſixty) and multiply that number by the ſame number, the product ſhall be the number for the ſixtieth year.

The number againſt the thirtieth year in the Table is 5.7434[illegible]; but to ſhorten the work, you may cut off

,7434,[illegible]3 the

the three laſt figures, making the next figure which is 4, to be 5, becauſe you cut off a 9.

5·7435
5·7434

229740
172305
229740
372045
287175

32.6872179 (0
32.9988[illegible]0

This number improved a[illegible] been taught, will anſwer the q[illegible]ſtion.

The number you ſee is 32.6872179
One Unite ſubſtracted—1.

There remains———31.6872179

Two ciphers added to it.3168721790o

Divide it by six, being the rate of Interest.

4 2 5522
3268722,7900 (5281202983
66666 6666 80

Multiplied by the Annuity,———
422496238640

Then divide this product by the number in the Table for the sixtieth year, and the quotient answereth the question.

422496238640.000 (1292[illegible]2
326872179

l. *s.* *d.*
Facit—1292——18——06

Where note, that the product of the Multiplication by 80, is taken for a whole number, and the Divisor (being the number for the sixtieth year of the Table) is likewise taken for a whole number; therefore (according to the Rule formerly given in division) there will be four figures in the integral part of the quotient.

Q. *What*

Q. *What is* 25 l. per annum *worth for fifty years, reckoning ſix* per Cent. *Intereſt?*

The number againſt the twenty fifth year (in the Table of Intereſt upon Intereſt) being the half of fifty years, is 4.29187. *alſo* 4.29266

This muſt be multiplied by the ſame number, and the product will be the number for the fiftieth year.

```
                4.29187
                429187
              ---------
              3004309
             34333496
             4291870
          38626830
          8583740
       17167480
    ------------------
    18.420148|0969
    ------------------
```

Subſtract one Unite from the Integer, and add two Cyphers to the remainder, then divide by 6.

```
   5  2  3
   7.420148 0 0(290335800
   6  6  6 6 6 6
```

Multiply the Quotient by the Annuity 25 *l.*

290335800
25

14516790
5806716000

7258395000

Then divide this Product by the number in the Table for the fiftieth year, 18420148, and the quotient will be as followeth.

72583950. *l.*
184201 (*Facit* 394.

The Fraction that will remain upon the Division is inconsiderable.

Q. *What is* 20 l. per annum *for forty years worth, to be paid for altogether at the end of the term, at six* per Centum?

Multiply

Multiply the number againſt the twentieth year in the ſaid Table of Intereſt upon Intereſt, by the ſame number, and the Product ſhall be the number for the fortieth year.

3.2071 *alter* 3.2069
3207 1 *alter* 3.2069

32071
224497
641420
96213

10.2854904 1

Then, as before is taught, ſubſtract one Unite from the Integer, add two Cyphers to the Remainder, divide the ſame by the rate of Intereſt, then multiply the Quotient by the Annuity, and the work is done.

3 43 2423
92854904100 (154.75817350
666666666 20

3095.16347000

Facit——3095 *l.*——3 *s.* &c.

For

For your further ſatisfaction in this particular, you may prove the certainty of the Rule given, by thoſe numbers that are contained in the foregoing Table, ſhewing the increaſe of one pound yearly at ſix *per Cent.* Thus,

Take the number againſt the tenth year in the ſaid Table, and multiply the ſame by it ſelf, you ſhall find the Product to make the twentieth number.

1.7908
1.7908

143264
1611720
125356
17908

3.20696464

This Product differeth not the tenth part of a farthing from the twentieth number in the ſaid Table; and the reaſon of that ſmall difference is, becauſe all the figures of of the tenth number are not multiplied, the three laſt being cut off, to avoid tediouſneſs. There-

Therefore it muſt neceſſarily follow, that if you multiply the twentieth number by it ſelf, the product will be the number for the fortieth year: and ſo the twenty fifth number multiplied by it ſelf, produceth the fiftieth year.

And the Reaſon is clear: For, if one pound in twelve year becometh two pound, how much ſhall two pound increaſe unto in the ſame time?

1 —— 2 —— 2
2

Facit —— 4 lb

And this four pound in twelve years more will increaſe to eight pound, and this eight pound in twelve years more will increaſe to ſixteen pound at the ſame rate of Intereſt, &c.

This Digreſſion (concerning the improvement of the Tables of Intereſt upon Intereſt, or the increaſe of one pound yearly) is ſet down for the inſtruction of thoſe who delight in

in the ſtudy of this excellent Art, and are willing to dive into the ſecrets thereof. The other Tables being more eaſie and apt to reſolve thoſe Queſtions for which they were purpoſely calculated, will ſerve for divers other Queſtions not hitherto mentioned in this Tract.

As for Example.

What is forty pound, after ſeven years, to continue one and twenty years, worth in ready money at eight *per Centum*?

Or what is a Leaſe of forty pound *per annum* for eight and twenty years worth in ready money, when as there is no Rent to be received the firſt ſeven years?

Look in the Table of eight *per Cent.* ſhewing the value of one pound Annuity, and ſet down firſt the number againſt the twenty eighth year; which is, ——————— 11.0510775.

Subſtract the ſeventh number from it ———	5.2063699
Then multiply the remainder by the Annuity, & the work is done.	5.8447076 40
Facit 233 *l.* - 15 *s.* - 9 *d.*	233.7883040

Q. *What*

Q. *What is* 55 l. per annum *for ſeven years in reverſion after ten years, worth in ready money at eight* per Centum?

Subſtract the tenth year from the ſeventeenth in the Table aboveſaid, Then multiply the remainder by the Annuity, and the work is done.

year 17th	9.12163755
year 10th	6.71008111
	2.41155564
	55
	120577820
	120577820
	132.6356020

	l.	*s.*	*d.*
Facit	132	12	8 ½

Q. *What is* 100 l. per annum *for one and twenty years, and* 120 *l.* per annum *for ſeven years after the one and twenty years is expired, worth in ready money, at ten* per Cent.

Look in the Table ſhewing the value

lue of one pound *per annum* at ten *per Cent.* and againſt the one and twentieth year, you ſhall find that one pound *per annum* is worth 8.6486943.

This number being multiplied by 100. ſheweth the value of 100 *l.* for one and twenty years, which is 864.86943.

Then to find the value of the other part of the Queſtion, (*viz.*) What is 120 *l. per annum* for ſeven years in reverſion, after one and twenty years worth in ready money?

Firſt, Subſtract the one and twentieth number in the ſaid Table, out of the eight and twentieth number, then multiply the Remainder by 120 *l.* and that Product will be the Anſwer to the Second Part of the Queſtion.

The

The 28th number is—9.3065665
The 21th number is—8.6486943
0.6578722
The Multiplier———120
131574440
65787220
The Product———78.9446640
The former ſum added———} 864.86943
Facit—943.8140940

Sometimes you may meet with queſtions of another nature, (*viz.*)

If a Landlord require 200 *l.* Fine for a Leaſe of one and twenty years, what is a Leaſe of the ſame Premiſes worth for fifteen years, ſuppoſing the rate of Intereſt to be ten *per Centum?*

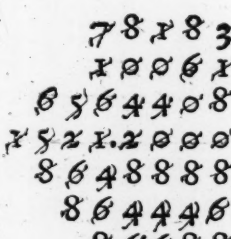
Look in the Table ſhewing the preſent value of one pound Annuity at ten *per Cent.* thereby you may ſtate the queſtion upon the Rule of Three, Thus:

Let the number againſt the one and twentieth year be the firſt.

The fine, which is 200 *l.* the ſecond.

And the number against the fifteenth year the third: the quotient will be the answer to the question.

8.648——200——7.606
200
1521.200



l. *s.*
Facit——175——18——&c.

Q. *If a Lease for seven years be worth, or is valued at* 45 l. *what shall a Lease for one and twenty years (of the same premises) be worth, accounting Interest at eight* per Centum?

Look in the Table shewing the present value of one pound Annuity at eight *per Cent.* and then state the question upon the Rule of Three, Thus:

Let

Let the number againſt the ſeventh year be your firſt number.

Let your Fine, which is 45 *l.* be the ſecond.

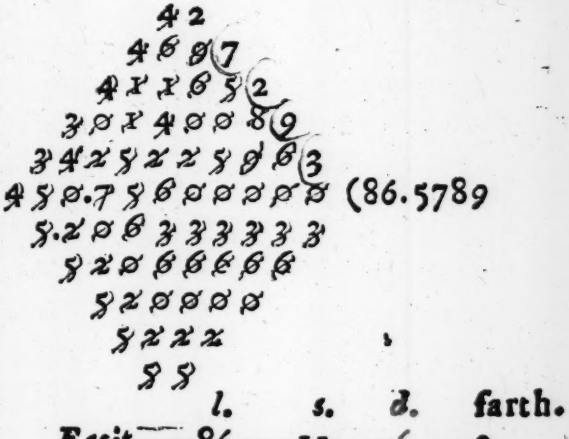
And the number againſt the one and twentieth year be your third number.

l.

5.2063——45——10.01 68
45

500840
400672

450.7560



	l.	*s.*	*d.*	farth.
Facit	86	11	6	3

And thus you may reſolve any other queſtion of this nature, theſe two Examples being (I hope) ſufficient for your direction.

And whereas it is commonly uſed to reckon the value of Leaſes of Houſes and Lands by the yearly Rent thereof; ſaying, Such a Leaſe is worth ſo many years purchaſe: Theſe Tables will ſtand you in ſtead upon this account likewiſe, reckoning Intereſt at any of the rates before mentioned.

As for Example.

How many years purchaſe is a Leaſe of Land worth which is to endure thirty years, reckoning Intereſt at five *per Centum?*

Look in the Table ſhewing the preſent value of one pound Annuity at five *per Cent.* and againſt the thirtieth year you have this number, 15·3724353, which is 15 *l.*-7 *s.*-6 *d.* very near. And this ſheweth how many years purchaſe ſuch a Leaſe is worth by looking upon it; for the fifteen pound ſignifieth fifteen years pur-

purchaſe, and five ſhillings of the ſeven ſhillings ſix pence ſignifieth one quarter of a year more, and the other two ſhillings ſix pence is half a quarter more then that. So that if the Rent be twenty pound *per annum*, the Leaſe for thirty years is worth as followeth.

	l.	*s.*	*d.*
15 *l.* Multiplied by 20, is	300	00	00
5 *s.* Multiplied by 20, is	5	00	00
2*s.* 6*d.* Multiplied by 20, is	2	10	00
Facit	307	10	00

How many years purchaſe is a Leaſe of one and twenty years worth at ſix *per Centum*?

Look in the Table ſhewing the value of one pound Annuity at ſix *per Cent.* and againſt the one and twentieth year you ſhall find this number, 11.7640683, which telleth you upon ſight thereof, that it is worth eleven years and three quarters of a years purchaſe.

So that if the Rent be eight pound *per annum*, it is worth as followeth.

	l.	*s.*	*d.*
8 times 11 *l.* maketh——	88	00	00
8 times 15 *s.* maketh——	06	00	00
Facit———	94	00	00

How many years purchaſe is a Leaſe of a Houſe for fourteen years worth at ten *per Centum?*

In the Table of ten pound *per Cent.* the fourteenth number is 7.3666875, which is ſeven pound ſeven ſhillings and four pence, that is to ſay, ſeven years four moneths and better. So that if the Rent be forty pound *per annum*, the purchaſe will be as followeth.

	l.	*s.*	*d.*
40 times 7 *l.* maketh—	280	00	00
4 moneths Rent is---	13	06	08
Facit———	293	06	08

Furthermore, if a certain ſum of money be demanded for a Leaſe, or if

if the Landlord require ſo many years purchaſe for a Leaſe for certain years (which is very ordinary and common) theſe Tables will ſhew you what rate of Intereſt he alloweth you for your money.

As for Example.

Suppoſe a Leaſe for one and twenty years be to be ſold, and the Landlord requireth nine years purchaſe for the ſame; What Intereſt doth he allow you for your money? It matters not what the Rent is, but let it be what it will, he will have nine years Rent for the purchaſe.

In this caſe, look over the Tables ſhewing the preſent value of one pound Annuity, againſt the one and twentieth year, and ſee whoſe one and twentieth number cometh to nine pound, or neareſt thereunto; and the Title of that Table ſheweth you the rate of the Intereſt allowed.

Now in looking over thoſe Tables, you ſhall find that the Table of nine *per Cent.* cometh neareſt the ſum; There-

Therefore the rate of Intereſt allowed for your money in that bargain, is about nine *per Cent.*

Again, if a Landlord demand 400 *l.* for a Leaſe of thirty years, the yearly Rent being 40 *l.* what Intereſt doth he allow the Purchaſer for his money?

Firſt ſee how many years purchaſe this is, which is done by dividing the ſum demanded, which is 400 *l.* by the Annuity or yearly Rent, which is 40 *l.*

400 (10.
~~4~~40

This Quotient being 10, ſheweth that it is ten years purchaſe; therefore look over the aforeſaid Tables, ſhewing the preſent value of one pound Annuity, till you find that Table which againſt the thirtieth year hath the neareſt ſum to 10 *l.* and the Title thereof ſheweth the rate of Intereſt allowed in that bargain, which you will find to be the Table of nine *per Centum.* And thus you may do for any other of this Nature.

Suppoſe

Suppoſe a Leaſe of a houſe wherein is ninteen years to come, and the Rent 20 *l. per annum*, be to be ſold for 185 *l.* what rate of Intereſt is allowed?

Firſt (as before) divide the purchaſe-money by the yearly Rent.

185 (9¼
20

This Quotient ſheweth it is nine years and a quarters purchaſe, or 9 *l.*——5 *s.* Therefore look in the aforeſaid Tables againſt the nineteenth year, till you find the neareſt ſum to 9 [illegible], and the Title of that Table ſheweth the rate of Intereſt.

In ſearching you ſhall find the Table of eight *per Cent.* giveth 9 *l.*——12 *s.* and the Table of nine *per Cent.* giveth but 8 *l.*——19 *s.* one being too much, and the other too little, ſheweth the Intereſt allowed to be betwixt eight *per Cent.* and nine *per Cent.*

Much

Much more might be added of this nature, in reſpect of half-yearly and quarterly payments, which would have ſwelled the Book into a greater volume; which payments (in reſpect or compariſon of yearly) are ſo inconſiderable, that I thought it not worth my time nor your ſtudy: For you ſhall hardly find a purchaſer that will advance his purchaſe-money the more, becauſe he is to receive the Annuity half-yearly or quarterly.

TABLES

TABLES
OF
REBATE
OR
DISCOMPT

At 6 *per Cent.*

From 1 to 36 Moneths.
From 1 ſhilling to 1000 *l.*

The Uſe of the following Tables for Rebate or Diſcompt of Money after the rate of ſix per Cent. per annum, *from one to* 36 *Moneths.*

Queſt. 1. *THere is a man oweth me* 500 l. *to be paid at the expiration of three and twenty Moneths: I demand what ſum of money he is to pay me preſently, allowing him ſix* per Centum?

Anſw. If you look into the Table for three and twenty Moneths in the top Column, and carry your finger downwards till it come juſt oppoſite to 500 *l.* in the firſt Column (intituled *Principal*) you will finde that *l.* 448-8-7-$\frac{1}{4}$ will pay that ſum; and ſo of any other ſum.

Queſt.

Queſt. 2. *What ſum of money will pay* 1469 l. *diſcompted for nineteen Moneths, after the rate of ſix* per Centum?

Principal.

l. 1000:	l. 913: 4:10:	082
l. 400:	l. 365: 5:11:	232
l. 60:	l. 54:15:10:	684
l. 9:	l. 8: 4: 4:	602
l. 1469:	l. 1341:11:	600

Facit l. 1341:11: $\frac{1}{2}$

Queſt. 3. *What ſum of money will pay* l. 684: 17: *diſcompted for four and twenty Moneths after the rate of ſix* per Centum?

l. 600:	l. 535:14: 3:	428
l. 80:	l. 71: 8: 6:	857
l. 4:	l. 3:11: 5:	142
l. :10:	l. : 8:11:	142
l. : 7:	l. : 6: 3:	
l. 684:17:	l. 611: 9: 5:	569

Facit l. 611:9:5: $\frac{1}{2}$

Pounds	1 Moneth. l.	s.	d.	far	2 Moneth. l.	s.	d.	far
1		19	10	3		19	9	2
10	9	19			9	18		
100	99	10		2	99		2	1
1000	995		5	3	990	1	11	3
2	1	19	9	2	1	19	7	
20	19	18			19	16		1
200	199		1		198		4	3
2000	1990		11	3	1980	3	11	2
3	2	19	8	1	2	19	4	3
30	29	17			29	14		2
300	298	10	1	3	297		7	1
3000	2985	1	5	3	2970	5	11	1
4	3	19	7		3	19	2	1
40	39	16			39	12		3
400	398		2	1	396		9	2
4000	3980	1	11	3	3960	7	11	
5	4	19	6		4	19		
50	49	15		1	49	10	1	
500	497	10	2	3	495		11	3
5000	4975	2	5	3	4950	9	10	3
6	5	19	4	3	5	18	9	2
60	59	14		1	59	8	1	1
600	597		3	2	594	1	2	1
6000	5970	2	11	3	5940	11	10	2

Pounds	1 Moneth. l.	s.	d.	far	2 Moneths. l.	s.	d.	far
7	6	19	3	2	6	18	7	1
70	69	13		1	69	6	1	2
700	696	10	4		693	1	4	2
7000	6965	3	5	3	6930	13	10	1
8	7	19	2	1	7	18	4	3
80	79	12		1	79	4	1	3
800	796		4	3	792	1	7	
8000	7960	3	11	3	7920	15	10	
9	8	19	1	1	8	18	2	2
90	89	11		2	89	2	2	
900	895	10	5	1	89	1	9	1
9000	8955	4	5	1	8910	17	9	3
10000	9950	4	11	1	9900	19	9	2

Shill.	s.	d.	far	s.	d.	far
1		11	3		11	3
2	1	11	3	1	11	3
3	2	11	3	2	11	2
4	3	11	3	3	11	2
5	4	11	2	4	11	1
6	5	11	2	5	11	1
7	6	11	2	6	11	
8	7	11	2	7	11	
9	8	11	1	8	10	3
10	9	11	1	9	10	2

Pounds.	3 Moneths.				4 Moneths.			
	l.	*s.*	*d.*	*far*	*l.*	*s.*	*d.*	*far*
1		19	8	1		19	7	1
10	9	17		2	9	16		3
100	98	10	5	1	98		9	1
1000	985	4	5		980	7	10	
2	1	19	4	3	1	19	2	2
20	19	14	1		19	12	1	3
200	197		10	2	196	1	6	3
2000	1970	8	10	1	1960	15	8	
3	2	19	1	1	2	18	9	3
30	29	11	1	2	29	8	2	3
300	295	11	3	3	294	2	4	
3000	2955	13	3	2	2941	3	6	1
4	3	18	9	3	3	18	5	
40	39	8	2		39	4	3	3
400	394	1	9	1	392	3	1	2
4000	3940	17	8	3	3921	11	4	1
5	4	18	6	1	4	18		1
50	49	5	2	2	49		4	2
500	492	12	2	2	490	3	11	
5000	4926	2	2		4901	19	2	2
6	5	18	2	2	5	17	7	3
60	59	2	3		58	16	5	2
600	591	2	7	3	588	4	8	1
6000	5911	6	7		5882	7		2

Pounds.	3 Moneths. *l.*	*s.*	*d.*	*far*	4 Moneths. *l.*	*s.*	*d.*	*far*
7	6	17	11		6	17	3	
70	68	19	3	2	68	12	6	2
700	689	13	1		686	5	5	3
7000	6896	11		1	6862	14	10	3
8	7	17	7	2	7	16	10	1
80	78	16	4	1	78	8	7	2
800	788	3	6	2	784	6	3	1
8000	7881	15	5	2	7843	2	8	3
9	8	17	4		8	16	5	2
90	88	13	4	3	88	4	8	1
900	886	13	11	3	882	7		2
9000	8866	19	10	3	8823	10	7	
10000	9852	4	4		9803	18	5	

Shill.	*s.*	*d*	*far*	*s*	*d.*	*far*
1		11	3		11	3
2	1	11	2	1	11	2
3	2	11	1	2	11	1
4	3	11	1	3	11	
5	4	11		4	10	3
6	5	10	3	5	10	2
7	6	10	3	6	10	1
8	7	10	2	7	10	
9	8	10	1	8	9	3
10	9	10		9	9	2

Pounds.	5 Moneths. l.	s	d	far	6 Moneths. l.	s	d.	far
1		19	6			19	5	
10	9	15	1	1	9	14	2	
100	97	11	2	2	97	1	8	3
1000	975	12	2	1	970	17	5	2
2	1	19		1	1	18	10	
20	19	10	2	3	19	8	4	
200	195	2	5	1	194	3	5	3
2000	1951	4	4	2	1941	14	11	1
3	2	18	6	1	2	18	3	
30	29	5	4	1	29	2	6	1
300	292	13	7	3	291	5	2	3
3000	2926	16	7		2912	12	5	
4	3	18		2	3	17	8	
40	39		5	3	38	16	8	1
400	390	4	10	2	388	6	11	3
4000	3902	8	9	1	3883	9	10	3
5	4	17	6	2	4	17	1	
50	48	15	7	1	48	10	10	1
500	487	16	1		485	8	8	3
5000	4878		11	2	4854	7	4	2
6	5	17		3	5	16	6	
60	58	10	8	3	58	5		2
600	585	7	3	3	582	10	5	
6000	5853	13	2		5825	4	10	1

Pounds.	5 Moneths. *l.*	*s*	*d.*	*far*	6 Moneths. *l.*	*s.*	*d*	*far*
7	6	16	7		6	15	11	
70	68	5	10		67	19	2	2
700	682	18	6	1	679	12	2	3
7000	6829	5	4	1	6796	2	3	3
8	7	16	1		7	15	4	
80	78		11	2	77	13	4	3
800	780	9	9		776	13	11	3
8000	7804	17	6	3	7766	19	9	2
9	8	15	7	1	8	14	9	
90	87	16	1		87	7	6	3
900	878		11	2	873	15	8	1
9000	8780	9	9		8737	17	3	1
10000	9756	1	11	1	9708	14	9	

Shill.	*s.*	*d.*	*far*	*s.*	*d.*	*far*
1		11	3		11	2
2	1	11	1	1	11	1
3	2	11		2	10	3
4	3	10	3	3	10	2
5	4	10	2	4	10	1
6	5	10		5	9	3
7	6	9	3	6	9	2
8	7	9	2	7	9	
9	8	9	1	8	8	3
10	9	9		9	8	2

Pounds.	7 Moneths.				8 Moneths.			
	l.	*s.*	*d.*	*far*	*l.*	*s.*	*d.*	*far*
1		19	3	3		19	2	3
10	9	13	2	3	9	12	3	2
100	96	12	4	1	96	3		3
1000	966	3	8		961	10	9	
2	1	18	7		1	18	5	2
20	19	6	5	2	19	4	7	1
200	193	4	8	3	192	6	1	3
2000	1932	7	4		1923	1	6	1
3	2	17	11	2	2	17	8	1
30	28	19	8	2	28	16	11	
300	289	17	1		288	9	2	3
3000	2898	11			2884	12	3	2
4	3	17	3	2	3	16	11	
40	38	12	11	1	38	9	2	3
400	386	9	5	2	384	12	3	2
4000	3864	14	8		3846	3		3
5	4	16	7	1	4	16	1	3
50	48	6	2		48	1	6	1
500	483	1	10		480	15	4	2
5000	4830	18	4	1	4807	13	10	
6	5	5	11	1	5	15	4	2
60	57	9	15		57	13	10	
600	579	14	12	1	576	18	5	2
6000	5797	2		1	5769	4	7	1

Pounds.	7 Moneths. l.	s.	d.	far	8 Moneths. l.	s.	d.	far
7	6	15	3		6	14	7	1
70	67	12	7	3	67	6	1	3
700	676	6	6	3	673	1	6	1
7000	6763	5	8	1	6730	15	4	2
8	7	14	7		7	13	10	
80	77	5	10	3	76	18	5	2
800	772	18	11		769	4	7	1
8000	7729	9	4	2	7692	6	1	3
9	8	13	10	3	8	13		3
90	86	19	1	2	86	10	9	
900	869	11	3	2	865	7	8	1
9000	8695	13		2	8653	16	11	
10000	9661	16	8	2	9615	7	8	1

Shill.	s.	d.	far	s.	d.	far
1		11	2		11	2
2	1	11		1	11	
3	2	10	3	2	10	2
4	3	10	1	3	10	
5	4	9	3	4	9	2
6	5	9	2	5	9	
7	6	9		6	8	3
8	7	8	3	7	8	1
9	8	8	1	8	7	3
10	9	7	3	9	7	1

Pounds	9 Moneths. l.	s.	d.	far	10 Moneths. l.	s	d.	far
1		19	1	2		19		2
10	9	11	4	2	9	10	5	2
100	95	13	10	2	95	4	9	
1000	956	18	9		952	7	7	1
2	1	18	3	1	1	18	1	
20	19	2	9	1	19		11	1
200	191	7	9		190	9	6	1
2000	1913	17	6		1904	15	2	3
3	2	17	4	3	2	17	1	2
30	28	14	1	3	28	11	5	
300	287	1	7	2	285	14	3	1
3000	2870	16	3		2857	2	10	1
4	3	16	6	2	3	16	2	1
40	38	5	6	2	38	1	10	3
400	382	15	6		380	19		2
4000	3827	15		1	3809	10	5	2
5	4	15	8	1	4	15	2	3
50	47	16	11	1	47	12	4	2
500	478	9	4	2	476	3	9	2
5000	4784	13	9	1	4761	18	1	
6	5	14	9	3	5	14	3	1
60	57	8	3	3	57	2	10	1
600	574	3	3		571	8	6	3
6000	5741	12	6	1	5714	5	8	2

Pounds	9 Moneth. l.	s.	d.	far	10 Moneths. l.	s.	d.	far
7	6	13	11	2	6	13	3	3
70	66	19	8	2	66	13	3	3
700	669	17	1	2	666	13	3	3
7000	6698	11	3	2	6666	13	3	3
8	7	13	1	1	7	12	4	2
80	76	11	1	1	76	3	9	2
800	765	11			761	18	1	
8000	7655	10		2	7619		11	1
9	8	12	2	3	8	11	5	
90	86	2	5	3	85	14	3	1
900	861	4	10	2	857	2	10	1
9000	8612	8	9	2	8571	8	6	3
10000	9569	7	6	2	9523	16	2	1

Shill.	s.	d.	far	s.	d.	far
1		11	1		11	1
2	1	10	3	1	10	3
3	2	10	1	2	10	1
4	3	9	3	3	9	3
5	4	9	1	4	9	
6	5	8	3	5	8	2
7	6	8	1	6	7	3
8	7	7	3	7	7	1
9	8	7	1	8	6	3
10	9	6	3	9	6	1

Pounds.	11 Moneths. *l.*	*s.*	*d.*	*far*	12 Moneths. *l.*	*s.*	*d.*	*far*
1		18	11	1		18	10	1
10	9	9	6	3	9	8	8	
100	94	15	8	3	94	6	9	2
1000	947	17	4		943	7	11	
2	1	17	10	3	1	17	8	3
20	18	19	1	3	18	17	4	1
200	189	11	5	2	188	13	7	
2000	1895	14	8	1	1886	15	10	
3	2	16	10	1	2	16	7	1
30	28	8	8	2	28	6		1
300	284	7	2	1	283		4	2
3000	2843	12		1	2830	3	9	1
4	3	15	9	3	3	15	5	2
40	37	18	3	2	37	14	8	2
400	379	2	11	1	377	7	2	
4000	3791	9	4	2	3773	11	8	1
5	4	14	9	1	4	14	4	
50	47	7	10	1	47	3	4	3
500	473	18	8		471	13	11	2
5000	4739	6	8	3	4716	19	7	1
6	5	13	8	3	5	13	2	1
60	56	17	5	1	56	12		3
600	568	14	4	3	566		9	
6000	5687	4		3	5660	7	6	2

Pounds.	11 Moneths. l.	s.	d.	far	12 Moneths. l.	s.	d.	far
7	6	12	8	1	6	12		3
70	66	7			66		9	
700	663	10	1	2	660	7	6	2
7000	6635	1	5		6603	15	5	2
8	7	11	7	3	7	10	11	1
80	75	16	7		75	9	5	
800	758	5	10	2	754	14	4	
8000	7582	18	9		7547	3	4	3
9	8	10	7	1	8	9	9	2
90	85	6	1	3	84	18	1	1
900	853	1	7	1	849	1	1	2
9000	8530	16	1	1	8490	11	3	3
10000	9478	13	5	2	9433	19	2	3

Shill.	s.	d.	far	s.	d.	far
1		11	1		11	1
2	1	10	3	1	10	2
3	2	10		2	9	3
4	3	9	1	3	9	1
5	4	8	3	4	8	2
6	5	8	1	5	7	3
7	6	7	2	6	7	
8	7	6	3	7	6	2
9	8	6	1	8	5	3
10	9	5	3	9	5	

Pounds.	13 Moneths. l.	s	d.	far	14 Moneths. l.	s	d.	far
1		18	9	1		18	8	1
10	9	7	9	2	9	6	10	3
100	93	17	11		93	19	1	3
1000	938	13	4		934	11	7	
2	1	17	6	2	1	17	4	2
20	18	15	7		18	13	9	3
200	187	15	10	1	186	18	3	3
2000	1877	18	8		1869	3	2	
3	2	16	4		2	16		3
30	2	3	4	2	28		8	3
300	28	13	9	2	280	7	5	3
3000	2816	18		1	2803	14	9	
4	3	15	1	1	3	14	9	
40	37	11	2		37	7	7	3
400	375	11	8	3	373	16	7	2
4000	3755	17	4	1	3738	6	4	1
5	4	13	10	3	4	13	5	1
50	46	18	11	2	46	14	6	3
500	469	9	8		467	5	9	2
5000	4694	16	8	2	4672	17	11	1
6	5	12	8		5	12	1	3
60	56	6	9		56	1	5	3
600	563	7	7	1	560	14	11	1
6000	5633	16		2	5670	9	6	1

Pounds.	13 Moneths. *l.*	*s.*	*d.*	*far*	14 Moneths. *l.*	*s.*	*d*	*far*
7	6	11	5	1	6	10	10	
70	65	14	6		65	8	4	3
700	657	5	6	1	654	4	1	1
7000	6572	15	4	3	6542	1	1	1
8	7	10	2	3	7	9	6	1
80	75	2	4		74	15	3	3
800	751	3	5	2	747	13	3	1
8000	7511	14	8	3	7476	12	8	2
9	8	9			8	8	2	2
90	84	19	1	2	84	2	2	3
900	845	1	4	3	841	2	5	
9000	8550	14	1		8411	4	3	2
10000	9389	13	5		9345	15	10	2

Shill.	*s.*	*d.*	*far*	*s.*	*d.*	*far*
1		11	1		11	
2	1	10	2	1	10	1
3	2	9	3	2	9	2
4	3	9		3	8	3
5	4	8	1	4	8	
6	5	7	2	5	7	1
7	6	6	3	6	6	2
8	7	6		7	5	2
9	8	5	1	8	4	3
10	9	4	2	9	4	

Pounds.	15 Moneths.				16 Moneths.			
	l.	*s.*	*d.*	*far*	*l.*	*s.*	*d.*	*far*
1		18	7	1		18	6	
10	9	6		2	9	5	2	
100	93		5	2	92	11	10	
1000	930	4	7	3	925	18	6	
2	1	17	2	2	1	17		1
20	18	12	1		18	10	4	1
200	186		11		185	3	8	1
2000	1860	9	3	2	1851	17		1
3	2	15	9	3	2	15	6	2
30	27	18	1	2	27	15	6	2
300	279	1	4	2	277	15	6	2
3000	2790	13	11	1	2777	15	6	2
4	3	14	5		3	14		3
40	37	4	2		37		8	3
400	372	1	10	1	370	7	4	3
4000	3720	18	7	1	3703	14		3
5	4	13		1	4	12	7	
50	46	10	2	3	46	5	11	
500	465	2	3	3	462	19	3	
5000	4651	3	3		4629	12	7	
6	5	11	7	2	5	11	1	1
60	55	16	3	1	55	11	1	1
600	558	2	9	1	555	11	1	1
6000	5581	7	10	3	5555	11	1	1

Pounds.	15 Moneths. l.	s.	d.	far	16 Moneths. l.	s.	d	far
7	6	10	2	3	6	9	7	2
70	65	2	3	3	64	16	3	2
700	651	3	3		648	2	11	2
7000	6511	12	6	2	6481	9	7	2
8	7	8	10		7	8	1	3
80	74	8	4	1	74	1	5	3
800	744	3	8	2	740	14	9	3
8000	7441	17	2	2	7407	8	1	3
9	8	7	5	1	8	5	7	3
90	83	14	5		83	6	7	3
900	837	4	2		833	6	7	3
9000	8372	1	10	1	8333	6	7	3
10000	9302	6	6		9259	5	2	

Shill.	s.	d.	far	s	d.	far
1		11			11	
2	1	10	1	1	10	
3	2	9	1	2	9	1
4	3	8	2	3	8	1
5	4	7	3	4	7	2
6	5	6	3	5	6	2
7	6	6		6	5	3
8	7	5	1	7	4	3
9	8	4	1	8	3	3
10	9	3	2	9	3	

Pounds	17 Moneths.				18 Moneths.			
	l.	*s.*	*d*	*far*	*l.*	*s.*	*d.*	*far*
1		18	5			18	4	
10	9	4	3	3	9	3	5	3
100	92	3	3	3	91	14	10	1
1000	921	13	2		917	8	7	1
2	1	16	10	1	1	16	8	1
20	18	8	7	3	18	6	11	2
200	184	6	7	2	183	9	8	2
2000	1843	6	4	1	1834	17	2	3
3	2	15	3	2	2	15		2
30	27	12	11	3	27	10	5	2
300	276	9	11	1	275	4	7	
3000	2764	19	6	1	2752	5	10	1
4	3	13	8	3	3	13	4	2
40	36	17	3	3	36	13	11	1
400	368	13	3	1	366	19	5	1
4000	3686	12	8	2	3669	14	5	3
5	4	12	1	3	4	11	8	3
50	46	1	7	3	47	17	5	
500	460	16	7		458	14	3	2
5000	4608	5	10	3	4587	3	1	1
6	5	10	7		5	10	1	
60	55	5	11	3	55		11	
600	552	19	10	3	550	9	2	
6000	5529	19		3	5504	11	8	3

Pounds	17 Moneths.				18 Moneths.			
	l.	*s.*	*d.*	*far*	*l.*	*s.*	*d.*	*far*
7	6	9		1	6	8	5	1
70	64	10	3	3	64	4	4	3
700	645	3	2	2	642	4		1
7000	6451	12	3		6422		4	1
8	7	7	5	2	7	6	9	1
80	73	14	7	3	73	7	10	2
800	737	6	6	2	733	18	10	3
8000	7373	5	5	1	7359	8	11	3
9	8	5	10	3	8	5	1	2
90	82	18	11	3	82	11	4	2
900	829	9	10	1	825	13	9	
9000	8294	18	7	1	8256	17	7	1
10000	9216	11	9	2	9174	6	2	3

Shill.	*s.*	*d.*	*far*	*s.*	*d.*	*far*
1		11			11	
2	1	10		1	10	
3	2	9		2	9	
4	3	8		3	8	
5	4	7	1	4	7	
6	5	6	1	5	6	
7	6	5	1	6	5	
8	7	4	1	7	4	
9	8	3	2	8	3	
10	9	2	2	9	2	

Pounds	17 Moneths. l.	s.	d	far	18 Moneths. l.	s.	d.	far
1		18	5			18	4	
10	9	4	3	3	9	3	5	3
100	92	3	3	3	91	14	10	1
1000	921	13	2		917	8	7	1
2	1	16	10	1	1	16	8	1
20	18	8	7	3	18	6	11	2
200	184	6	7	2	183	9	8	2
2000	1843	6	4	1	1834	17	2	3
3	2	15	3	2	2	15		2
30	27	12	11	3	27	10	5	2
300	276	9	11	1	275	4	7	
3000	2764	19	6	1	2752	5	10	1
4	3	13	8	3	3	13	4	2
40	36	17	3	3	36	13	11	1
400	368	13	3	1	366	19	5	1
4000	3686	12	8	2	3669	14	5	3
5	4	12	1	3	4	11	8	3
50	46	1	7	3	47	17	5	
500	460	16	7		458	14	3	2
5000	4608	5	10	3	4587	3	1	1
6	5	10	7		5	10	1	
60	55	5	11	3	55		11	
600	552	19	10	3	550	9	2	
6000	5529	19		3	5504	11	8	3

Pounds	17 Moneths. l.	s.	d.	far	18 Moneths. l.	s.	d.	far
7	6	9		1	6	8	5	1
70	64	10	3	3	64	4	4	3
700	645	3	2	2	642	4		1
7000	6451	12	3		6422		4	1
8	7	7	5	2	7	6	9	1
80	73	14	7	3	73	7	10	2
800	737	6	6	2	733	18	10	3
8000	7373	5	5	1	7359	8	11	3
9	8	5	10	3	8	5	1	2
90	82	18	11	3	82	11	4	2
900	829	9	10	1	825	13	9	
9000	8294	18	7	1	8256	17	7	1
10000	9216	11	9	2	9174	6	2	3

Shill.	s.	d.	far	s.	d.	far
1		11			11	
2	1	10		1	10	
3	2	9		2	9	
4	3	8		3	8	
5	4	7	1	4	7	
6	5	6	1	5	6	
7	6	5	1	6	5	
8	7	4	1	7	4	
9	8	3	2	8	3	
10	9	2	2	9	2	

Pounds.	19 Moneths. l.	s.	d.	far	20 Moneths. l.	s.	d.	far
1		18	3			18	2	
10	9	2	7	3	9	1	9	3
100	91	6	5	3	90	18	2	
1000	913	4	10		909	1	9	3
2	1	16	6	1	1	16	4	1
20	18	5	3	2	18	3	7	2
200	182	12	11	2	181	16	4	1
2000	1826	9	8		1818	3	7	2
3	2	14	9	2	2	14	6	2
30	27	7	11	1	27	5	5	1
300	273	19	5	1	272	14	6	2
3000	2739	14	6		2727	5	5	1
4	3	13		3	3	12	8	2
40	36	10	7		36	7	3	1
400	365	5	11		363	12	8	2
4000	3652	19	4	1	3636	7	3	1
5	4	11	3	3	4	10	10	3
50	45	13	2	3	45	9	1	
500	456	12	5		454	10	10	3
5000	4566	4	2	1	4545	9	1	
6	5	9	7		5	9	1	
60	54	15	10	2	54	10	10	3
600	547	18	10		545	9	1	
6000	5479	9		1	5454	10	10	3

Pounds.	19 Moneths. l.	s.	d.	far	20 Moneths. l.	s.	d.	far
7	6	7	10		6	7	3	1
70	63	18	6	1	63	12	8	2
700	639	5	4	2	636	7	3	1
7000	6392	13	10	2	6363	12	8	2
8	7	6	1	1	7	5	5	1
80	73	1	2		72	14	6	2
800	730	11	10	1	727	5	5	1
8000	7305	18	8	2	7272	14	6	2
9	8	4	4	2	8	3	7	2
90	82	3	10	2	81	16	4	1
900	821	18	4	1	818	3	7	2
9000	8219	3	6	2	8181	16	4	1
10000	9132	8	4	3	9090	18	2	

Shill.	s.	d.	far	s	d.	far
1		10	3		10	3
2	1	9	3	1	9	3
3	2	8	3	2	8	2
4	3	7	3	3	7	2
5	4	6	3	4	6	2
6	5	5	3	5	5	1
7	6	4	2	6	4	1
8	7	3	2	7	3	1
9	8	2	2	8	2	
10	9	1	2	9	1	

Pounds.	19 Moneths. l.	s.	d.	far	20 Moneths. l.	s.	d.	far
1		18	3			18	2	
10	9	2	7	3	9	1	9	3
100	91	6	5	3	90	18	2	
1000	913	4	10		909	1	9	3
2	1	16	6	1	1	16	4	1
20	18	5	3	2	18	3	7	2
200	182	12	11	2	181	16	4	1
2000	1826	9	8		1818	3	7	2
3	2	14	9	2	2	14	6	2
30	27	7	11	1	27	5	5	1
300	273	19	5	1	272	14	6	2
3000	2739	14	6		2727	5	5	1
4	3	13		3	3	12	8	2
40	36	10	7		36	7	3	1
400	365	5	11		363	12	8	2
4000	3652	19	4	1	3636	7	3	1
5	4	11	3	3	4	10	10	3
50	45	13	2	3	45	9	1	
500	456	12	5		454	10	10	3
5000	4566	4	2	1	4545	9	1	
6	5	9	7		5	9	1	
60	54	15	10	2	54	10	10	3
600	547	18	10		545	9	1	
6000	5479	9		1	5454	10	10	3

Pounds.	19 Moneths. l.	s.	d.	far	20 Moneths. l.	s.	d.	far
7	6	7	10		6	7	3	1
70	63	18	6	1	63	12	8	2
700	639	5	4	2	636	7	3	1
7000	6392	13	10	2	6363	12	8	2
8	7	6	1	1	7	5	5	1
80	73	1	2		72	14	6	2
800	730	11	10	1	727	5	5	1
8000	7305	18	8	2	7272	14	6	2
9	8	4	4	2	8	3	7	2
90	82	3	10	2	81	16	4	1
900	821	18	4	1	818	3	7	2
9000	8219	3	6	2	8181	16	4	1
10000	9132	8	4	3	9090	18	2	

Shill.	s.	d.	far	s	d.	far
1		10	3		10	3
2	1	9	3	1	9	3
3	2	8	3	2	8	2
4	3	7	3	3	7	2
5	4	6	3	4	6	2
6	5	5	3	5	5	1
7	6	4	2	6	4	1
8	7	3	2	7	3	1
9	8	2	2	8	2	
10	9	1	2	9	1	

Pounds.	21 Moneths.				22 Moneths.			
	l.	*s.*	*d.*	*far.*	*l.*	*s.*	*d.*	*far.*
1		18	1			18		
10	9		11	3	9		2	
100	90	9	11	1	90	1	9	2
1000	904	19	6	2	900	18		
2	1	16	2	1	1	16		1
20	18	1	11	3	18		4	1
200	180	19	10	3	180	3	7	
2000	1809	19	1		1801	16		1
3	2	14	3	2	2	14		2
30	27	2	11	3	27		6	1
300	271	9	10	1	270	5	4	3
3000	2714	18	7	2	2702	14		2
4	3	12	4	3	3	12		3
40	36	3	11	3	36		8	2
400	361	19	9	3	360	7	2	1
4000	3619	18	2	1	3603	12		3
5	4	10	5	3	4	10	1	
50	45	4	11	2	45		10	3
500	452	9	9	1	450	9		
5000	4524	17	8	3	4504	10	1	
6	5	8	7		5	8	1	1
60	54	5	11	2	54	1		3
600	542	19	8	2	540	10	9	2
6000	5429	17	3	1	5405	8	1	1

Pounds.	21 Moneths. *l.*	*s*	*d.*	*far*	22 Moneths. *l.*	*s.*	*d*	*far*
7	6	6	8	1	6	6	1	2
70	63	6	11	2	63	1	3	
700	633	9	8		630	12	7	1
7000	6334	16	9	3	6306	6	1	2
8	7	4	9	2	7	4	1	2
80	72	7	11	2	72	1	5	1
800	723	19	7	2	720	14	4	3
8000	7239	16	4	2	7207	4	1	2
9	8	2	10	2	8	2	1	3
90	81	8	11	2	81	1	7	1
900	814	9	7		810	16	2	2
9000	8144	15	11		8108	2	1	3
10000	9049	15	5	2	9009		2	

Shill.	*s.*	*d.*	*far*		*s.*	*d.*	*far*
1		10	3			10	3
2	1	9	2		1	9	2
3	2	8	2		2	8	1
4	3	7	1		3	7	1
5	4	6	1		4	6	
6	5	5			5	4	3
7	6	4			6	3	2
8	7	2	3		7	2	1
9	8	1	2		8	1	1
10	9		2		9		

Pounds.	23 Moneths.				24 Moneths.			
	l.	*s.*	*d.*	*far.*	*l.*	*s.*	*d.*	*far.*
1		17	11			17	10	1
10	8	19	4	2	8	18	6	3
100	89	13	8	2	89	5	8	2
1000	896	17	2	2	892	17	1	2
2	1	15	10	1	1	15	8	2
20	17	18	8	3	17	17	1	2
200	179	7	5	1	178	11	5	
2000	1793	14	5	1	1785	14	3	1
3	2	13	9	2	2	13	6	3
30	26	18	1	1	26	15	8	2
300	269	1	1	3	267	17	1	2
3000	2690	11	7	3	2678	11	5	
4	3	11	8	3	3	11	5	
40	35	17	5	3	35	14	3	1
400	358	14	10	2	357	2	10	1
4000	3587	8	10	2	3571	8	6	3
5	4	9	8		4	9	3	1
50	44	16	10	1	44	12	10	1
500	448	8	7	1	446	8	6	3
5000	4484	6	1		4464	5	8	2
6	5	7	7	1	5	7	1	2
60	53	16	2	3	53	11	5	
600	538	2	3	3	535	14	3	1
6000	5381	3	3	3	5357	2	10	1

Pounds.	23 Moneths. l.	s.	d.	far	24 Moneths. l.	s.	d.	far
7	6	5	6	2	6	4	11	3
70	62	15	7	1	62	10		
700	627	16		2	625			
7000	6278		6	1	6250			
8	7	3	5	3	7	2	10	1
80	71	14	11	2	71	8	6	3
800	717	9	9	1	744	5	8	3
8000	7174	17	9		7142	17	1	2
9	8	1	5		8		8	2
90	80	14	4		80	7	1	2
900	807	3	5	3	803	11	5	
9000	8071	14	11	2	8035	14	3	1
10000	8968	12	2	1	8928	11	5	

Shill.	s.	d.	far	s.	d.	far
1		10	2		10	2
2	1	9	2	1	9	1
3	2	8	1	2	8	
4	3	7		3	6	3
5	4	5	3	4	5	2
6	5	4	2	5	4	1
7	6	3	1	6	3	
8	7	2		7	1	2
9	8		3	8		1
10	8	11	2	8	11	

Pounds	25 Moneths. l.	s.	d.	far	26 Moneths. l.	s.	d.	far
1		17	9	1		17	8	1
10	8	17	9	1	8	16	11	3
100	88	17	9	1	88	9	11	
1000	888	17	9	1	884	19	3	2
2	1	15	6	2	1	15	4	3
20	17	15	6	2	17	13	11	3
200	177	15	6	2	176	19	10	1
2000	1777	15	6	2	1769	18	7	
3	2	13	4		2	13	1	
30	26	13	4		26	10	11	2
300	266	13	4		265	9	9	1
3000	2666	13	4		2654	17	10	2
4	3	11	1	1	3	10	9	2
40	35	11	1	1	35	7	11	2
400	355	11	1	1	353	19	8	2
4000	3555	11	1	1	3539	17	2	
5	4	8	10	2	4	8	5	3
50	44	8	10	2	44	4	11	2
500	444	8	10	2	442	9	7	3
5000	4444	8	10	2	4424	16	5	2
6	5	6	8		5	6	2	1
60	53	6	8		53	1	11	1
600	533	6	8		530	19	6	3
6000	5333	6	8		5309	15	9	

Pounds	25 Moneths. l.	s.	d.	far	26 Moneths. l.	s.	d.	far
7	6	4	5	1	6	3	10	2
70	62	4	5	1	61	18	11	1
700	622	4	5	1	619	9	6	1
7000	6222	4	5	1	6194	15		2
8	7	2	2	2	7	1	7	
80	71	2	2	2	70	15	11	1
800	711	2	2	2	707	19	5	
8000	7111	2	2	2	7079	14	4	
9	8				7	19	3	2
90	80				79	12	11	
900	800				796	9	4	1
9000	8000				7964	13	7	2
10000	8888	17	9	1	8849	12	11	

Shill.	s.	d.	far	s.	d.	far
1		10	2		10	1
2	1	9	1	1	9	
3	2	8		2	7	3
4	3	6	2	3	6	1
5	4	5	1	4	5	
6	5	4		5	3	1
7	6	2	2	6	2	1
8	7	1	1	7		3
9	8			7	11	2
10	8	10	2	8	10	

Pounds.	27 Moneths. l.	s.	d.	far	28 Moneths. l.	s.	d.	far
1		17	7	1		17	6	2
10	8	16	2	2	8	15	5	1
100	88	2	1	1	87	14	4	2
1000	881	1	1	2	877	3	10	1
2	1	15	2	3	1	15	1	
20	17	12	5		17	10	10	2
200	176	4	2	2	175	8	9	1
2000	1762	2	3	1	1754	7	8	2
3	2	12	10	1	2	12	7	2
30	26	8	7	2	26	6	3	3
300	264	6	4		263	3	1	3
3000	2643	3	5		2631	11	6	3
4	3	10	5	3	3	10	2	
40	35	4	10		35	1	9	
400	352	8	5	1	350	17	6	2
4000	3524	4	6	3	3508	15	5	1
5	4	8	1	1	4	7	8	2
50	44	1		2	43	17	2	1
500	440	10	6	3	438	11	11	
5000	4405	5	8	2	4385	19	3	2
6	5	5	8	2	5	5	3	
60	52	17	3		52	12	7	2
600	528	12	8		526	6	3	3
6000	5286	6	10		5263	3	1	3

Pounds.	27 Moneths. *l.*	*s.*	*d.*	*fa*	28 Moneths. *l.*	*s.*	*d.*	*far*
7	6	3	4		6	2	9	2
70	61	13	5	3	61	8		3
700	616	14	9	2	614		8	1
7000	6167	8			6140	7		
8	7		11	2	7		4	
80	70	9	8	1	70	3	6	
800	704	16	10	3	701	15	1	
8000	7048	9	1	3	7017	10	10	2
9	7	18	7		7	17	10	2
90	79	5	10	3	78	18	11	1
900	792	19		1	789	9	5	2
9000	7929	10	3	2	7894	14	8	3
10000	8810	11	5	1	8771	18	7	

Shill.	*s.*	*d.*	*far*	*s*	*d.*	*far*
1		10	2		10	2
2	1	9		1	9	
3	2	7	2	2	7	2
4	3	6	1	3	6	
5	4	4	3	4	4	2
6	5	3	1	5	3	
7	6	2		6	1	2
8	7		2	7		
9	7	11		7	10	2
10	8	9	2	8	9	1

Pounds.	29 Moneths. l.	s.	d.	far	30 Moneths. l.	s.	d.	far
1		17	5	2		17	4	2
10	8	14	8		8	13	10	3
100	87	6	8	2	86	19	1	2
1000	873	7	2	3	869	11	3	
2	1	14	11		1	14	9	1
20	17	9	4		17	7	9	3
200	174	13	5	1	173	18	3	
2000	1746	14	5	3	1739	2	7	1
3	2	12	4	3	2	12	2	
30	26	4			26	1	8	3
300	262		2		260	17	4	2
3000	2620	1	8	3	2608	13	10	3
4	3	9	10	1	3	9	6	3
40	34	18	8	1	34	15	7	3
400	349	6	10	3	347	16	6	1
4000	3493	8	11	3	3478	5	2	2
5	4	7	4		4	6	11	1
50	43	13	4	1	43	9	6	3
500	436	13	7	1	434	15	7	3
5000	4366	16	2	3	4347	16	6	1
6	5	4	9	2	5	4	4	
60	52	8		1	52	3	5	2
600	524		4		521	14	9	1
6000	5240	3	5	3	5217	7	9	3

Pounds.	29 Moneths. l.	s.	d.	far	30 Moneths. l.	s.	d.	far
7	6	2	3		6	1	8	3
70	61	2	8	1	60	17	4	2
700	611	7		3	608	13	10	3
7000	6113	10	8	3	6086	19	1	2
8	6	19	8	3	6	19	1	2
80	69	17	4	2	69	11	3	2
800	698	13	9	2	695	13		2
8000	6986	17	11	3	6956	10	5	
9	7	17	2	1	7	16	6	1
90	78	12		2	78	5	2	2
900	786		6	1	782	12	2	
9000	7860	5	2	3	7826	1	8	3
10000	8733	12	5	3	8695	13		2

Shill.	s.	d.	far	s.	d.	far
1		10	1		10	1
2	1	8	3	1	8	3
3	2	7	1	2	7	1
4	3	5	3	3	5	2
5	4	4	1	4	1	
6	5	2	3	5	2	2
7	6	1	1	6	1	
8	6	11	3	6	11	1
9	7	10	1	7	9	3
10	8	8	3	8	8	1

Pounds.	31 Moneths.				32 Moneths.			
	l.	*s.*	*d.*	*far*	*l.*	*s.*	*d.*	*far*
1		17	3	3		17	2	3
10	8	13	1	3	8	12	4	3
100	86	11	7		86	4	1	2
1000	865	16			862	1	4	2
2	1	14	7	2	1	14	5	3
20	17	6	3	3	17	4	9	3
200	173	3	2	1	172	8	3	1
2000	1731	12		1	1724	2	9	
3	2	11	11	1	2	11	8	2
30	25	19	5	3	25	17	2	3
300	259	14	9	2	258	12	4	3
3000	2597	8		2	2586	4	1	2
4	3	9	3		3	8	11	2
40	34	12	7	2	34	9	7	3
400	346	6	4	3	344	16	6	2
4000	3463	4		3	3448	5	6	
5	4	6	6	3	4	6	2	1
50	43	5	9	2	43	2		3
500	432	18			431		8	1
5000	4329		1		4310	6	10	3
6	5	3	10	3	5	3	5	1
60	51	18	11	2	51	14	5	3
600	519	9	7	1	517	4	9	3
6000	5194	16	1		5172	8	3	1

Pounds.	31 Moneths. *l.*	*s.*	*d.*	*far*	32 Moneths. *l.*	*s.*	*d*	*far*
7	6	1	2	2	6		8	1
70	60	12	1	1	60	6	10	3
700	606	1	2	2	603	8	11	2
7000	6060	12	1	1	6034	9	7	3
8	6	18	6	1	6	17	11	
80	69	5	3	1	68	19	3	2
800	692	12	9	3	689	13	1	
8000	6926	8	1	2	6896	11		1
9	7	15	10		7	15	2	
90	77	18	5	1	77	11	8	2
900	779	4	4	3	775	17	2	3
9000	7792	4	1	3	7758	12	4	3
10000	8658		2		8620	13	9	2

Shill.	*s.*	*d.*	*far*	*s*	*d.*	*far*
1		10	1		10	1
2	1	8	3	1	8	2
3	2	7		2	7	
4	3	5	2	3	5	1
5	4	3	3	4	3	2
6	5	2	1	5	2	
7	6		2	6		1
8	6	11		6	10	3
9	7	9	2	7	9	
10	8	7	3	8	7	1

Pounds	33 Moneths. l.	s.	d.	far	34 Moneths. l.	s.	d.	far
1		17	2	1		17	8	
10	8	12			8	10	11	1
100	86		2		85	9	4	3
1000	860	1	8	2	854	14		
2	1	14	4	3	1	14	2	1
20	17	4		1	17	1	10	2
200	172		4		170	18	9	2
2000	1720	3	5	1	1709	8		1
3	2	11	7	1	2	11	3	1
30	25	16		2	25	12	9	3
300	258		6		256	8	2	1
3000	2580	5	1	3	2564	2		2
4	3	8	9	2	3	8	4	2
40	34	8		3	34	3	9	
400	344		8	1	341	17	7	1
4000	3440	6	10	2	3418	16		3
5	4	6			4	5	5	2
50	43		1		42	14	8	1
500	430		10	1	427	7		
5000	4300	8	7		4273	10	1	
6	5	3	2	2	5	2	6	3
60	51	12	1		51	5	7	2
600	516	1		1	512	16	4	3
6000	5160	10	3	3	5128	4	1	

Pounds	33 Moneths. l.	s.	d.	far	34 Moneths. l.	s.	d.	far
7	6		4	3	5	19	7	3
70	60	4	1	1	59	16	6	3
700	602	1	2	1	598	5	9	1
7000	6020	12		1	5982	18	1	1
8	6	17	7	1	6	16	9	
80	68	16	1	2	68	7	6	1
800	688	1	4	2	683	15	2	2
8000	6880	13	9		6837	12	1	2
9	7	14	9	3	7	13	10	
90	77	8	1	3	76	18	5	2
900	774	1	6	2	769	4	7	1
9000	7740	15	5	3	7692	6	1	3
10000	8600	17	2	1	8547		2	

Shill.	s.	d.	far	s.	d.	far
1		10	1		10	1
2	1	8	2	1	8	2
3	2	6	3	2	6	3
4	3	5	1	3	5	
5	4	3	2	4	3	1
6	5	1	3	5	1	2
7	6			5	11	3
8	6	10	2	6	10	
9	7	8	3	7	8	1
10	8	7		8	6	2

Pounds.	35 Moneths. l.	s	d.	far	36 Moneths. l.	s	d.	far
1		17		1		16	11	1
10	8	10	2	2	8	9	5	3
100	85	2	1	2	84	14	10	3
1000	851	1	3	1	847	9	1	3
2	1	14		2	1	13	10	3
20	17		5		16	18	11	3
200	170	4	3		169	9	9	3
2000	1702	2	6	2	1694	18	3	2
3	2	11		3	2	10	10	
30	25	10	7	2	25	8	5	2
300	255	6	4	2	254	4	8	3
3000	2553	3	9	3	2542	7	5	1
4	3	8	1		3	7	9	2
40	34		10		33	17	11	
400	340	8	6		338	19	7	
4000	3404	5	1	1	3389	16	7	1
5	4	5	1	1	4	4	8	3
50	42	11		3	42	7	5	1
500	425	10	7	2	423	14	6	3
5000	4255	6	4	2	4237	5	9	
6	5	2	1	2	5	1	8	1
60	51	1	3	1	50	16	11	1
600	510	12	9		508	9	5	3
6000	5106	7	7	3	5084	14	10	3

Pounds.	35 Moneths. l.	s.	d.	far	36 Moneths. l.	s.	d.	far
7	5	19	1	3	5	18	7	2
70	59	11	5	3	59	6	5	1
700	595	14	10	2	593	4	4	3
7000	5957	8	11		5932	4		3
8	6	16	2		6	15	7	
80	68	1	8	1	67	15	11	
800	680	17		1	677	19	3	3
8000	6808	10	2	2	6779	13	2	2
9	7	13	2	1	7	12	6	2
90	76	11	10	3	76	5	5	
900	765	19	1	3	762	14	2	3
9000	7659	11	5	3	7627	2	4	1
10000	8510	12	9		8474	11	6	1

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6	5	1	1	5	1	
7	5	11	1	5	11	
8	6	9	2	6	9	1
9	7	7	3	7	7	2
10	8	6		8	5	2

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